



**LOAN RATES (As Low As)\***

	APR
Automobile	3.490%
Signature	6.900%
Vacation	6.900%
Recreational	3.490%

**CHECKING ACCOUNT DIVIDENDS**

The following rates were paid for the most recently ended dividend period(s) and are not guaranteed for any future dividend periods.

	RATE	APY	MIN. BALANCE
<b>Cashtastic Checking**</b>			
Qualifying up to \$10,000	3.450%	3.510%	
Qualifying over \$10,000	0.240%	0.250%	
Non-Qualifying Accounts	0.049%	0.050%	
<b>Cash Back Checking**</b>			
Qualifying up to \$400 in purchases	3.000%	3.000%	
Non-Qualifying Accounts	0.000%	0.000%	
<b>Regular Savings</b>	0.100%	0.100%	\$100
<b>IRA Shares</b>	0.750%	0.752%	\$100
<b>Christmas Club</b>	0.100%	0.100%	\$100
<b>Money Market - Paid Monthly</b>			
MMA Savings	0.100%	0.100%	\$100
MMA Gold	0.100%	0.100%	\$10,000

Rates are calculated on each level accordingly. Balances are calculated on an average daily balance. Any annual percentage yield (APY) assumes dividends will remain on deposit for at least one year. A withdrawal will reduce earnings. APY: Annual Percentage Yield. Fee could reduce earnings. Penalties may be imposed for early withdrawal.

\*Actual Rate may vary based upon an individual's credit rating.

\*\*If meeting the qualification requirements of account. Visit <https://texomacu.com/free-checking-accounts/> for more information.

**CERTIFICATE OF DEPOSIT RATES**

TERM	RATE	APY***	MIN. BALANCE
3 Month	0.100%	0.100%	\$1,000
6 Month	0.250%	0.250%	\$1,000
1 Year	0.350%	0.351%	\$1,000
2 Years	0.500%	0.501%	\$1,000
3 Years	0.600%	0.602%	\$1,000
4 Years	0.650%	0.652%	\$1,000
5 Years	0.750%	0.753%	\$1,000

All certificates are compounded monthly. Interest penalty for early withdrawal of principal. \*\*\*The annual percentage yield (APY) assumes that interest remains on deposit until maturity. Withdrawals will reduce earnings. Fixed rates remain in effect until maturity. Rates are subject to change daily. **Ask us for further information about these accounts.**