

IRAs (Individual Retirement Accounts)

Save for your retirement the safe, stable way. We offer Traditional and Roth IRAs. Both offer competitive market rates with guaranteed returns.

- ✓ No account opening fee
- ✓ No monthly maintenance fee

Account Details	IRA Passbook	IRA Certificate of Deposit
Minimum opening deposit	None	\$1,000.00
Interest*	Compounded and credited to your account monthly	Compounded and credited to your account quarterly and at maturity
Statements	Semi-Annual	N/A
Renewal	N/A	Automatic at maturity
Rates	See Current Rates	See Current Rates
Terms Available	N/A	12, 18, 30, and 48 months
24 Hour Online Banking Mobile Banking	Yes	Yes
External Transfer/Rollover Out fee	\$50.00	\$50.00

*Other penalties and rules on transactions are imposed on the account by the Internal Revenue Code. Subject to penalties with early withdrawal. Fees may reduce interest earnings

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