



Brattleboro	Putney	Bellows Falls	Townshend	Springfield
802-254-4800 820 Putney Rd. P.O. Box 8366 Brattleboro, VT 05304	802-387-5871 52 Main St. Putney, VT 05346	802-463-5065 105 Westminster Street Bellows Falls, VT 05101	802-365-7272 1154 VT Route 30 PO Box 625 Townshend, VT 05353	802-885-4565 34 Clinton St. Springfield VT 05156

Investment Opportunities
October 1, 2020

Tiered Money Market Account* **
Minimum Balance Required to Open Account: \$1,000.00

Minimum Balance Required to Earn Annual Percentage Yield (APY)	Rate	APY
Balance of \$1,000-\$2,499.99	.08 %	.08 %
Balance of \$2,500-\$9,999.99	.10%	.10%
Balance of \$10,000-\$24,999.99	.15%	.15%
Balance of \$25,000-\$49,999.99	.15%	.15%
Balance of \$50,000+	.15 %	.15 %

Certificate of Deposit
\$500.00 Minimum to open

IRA Certificate of Deposit
\$500.00 Minimum to open

6 Month Certificate	.15 %	.15 %	6 Month Certificate	.20 %	.20 %
12 Month Certificate	.20 %	.20%	12 Month Certificate	.25 %	.25%
18 Month Certificate	.20 %	.20 %	18 Month Certificate	.25 %	.25 %
24 Month Certificate	.20 %	.20 %	24 Month Certificate	.25 %	.25 %
36 Month Certificate	.25 %	.25 %	36 Month Certificate	.30 %	.30 %
48 Month Certificate	.30 %	.30 %	48 Month Certificate	.35 %	.35 %
60 Month Certificate	.35 %	.35 %	60 Month Certificate	.40 %	.40 %

A penalty may be assessed for early withdrawal and will affect the APY earned on the certificate. Any certificate may be opened as an Individual Retirement Account. The APY for IRA's will be the same as regular certificates of deposit, unless offered as an IRA special.

Share Accounts* **

Base Share Accounts (min. to open \$25.00)	.08 %	.08 %
Christmas Club (requires base share to open)	.08 %	.08 %
Vacation Club (requires base share to open)	.08 %	.08 %
Tax Account (requires base share to open)	.08 %	.08 %
Special Account (requires base share to open)	.08 %	.08 %
IRA Shares (requires base share to open)	.10%	.10%

Draft Accounts (requires share account to open)

Draft Account (checking)	no dividends paid on this account
Senior Classic Draft (checking)	no dividends paid on this account
Free and Clear Checking	no dividends paid on this account
Small Business Checking	no dividends paid on this account
Free Business Checking	no dividends paid on this account

*No more than six (6) preauthorized, automatic, telephone transfers, online banking transfers or overdraft protection transfers may be made from each savings account to another account or to yourself or a third party in any calendar month. If you exceed these limitations, your account may be subject to a fee or closure. As always, transfers made in person from either a savings account or money market account are unlimited.

**Fees may reduce the earnings on share accounts and money market accounts.

Rates subject to change without notice