



# DEPOSIT RATES

Rates effective 01/01/2021

SHARE ACCOUNTS	RATE	APY	MINIMUM	DIVIDENDS PAID
Regular Shares	.08%	.08%	\$25.00 for dividends	Monthly
Club Accounts	.08%	.08%	-----	Monthly
IRA Shares	.10%	.10%	-----	Monthly

SHARE CERTIFICATES	RATE	APY	MINIMUM	DIVIDENDS PAID
6 months	.15%	.15%	\$500.00	Monthly
12 months	.20%	.20%	\$500.00	Monthly
18 months	.20%	.20%	\$500.00	Monthly
24 months	.20%	.20%	\$500.00	Monthly
36 months	.25%	.25%	\$500.00	Monthly
48 months	.30%	.30%	\$500.00	Monthly
60 months	.35%	.35%	\$500.00	Monthly

IRA CERTIFICATES	RATE	APY	MINIMUM	DIVIDENDS PAID
6 months	.20%	.20%	\$500.00	Monthly
12 months	.25%	.25%	\$500.00	Monthly
18 months	.25%	.25%	\$500.00	Monthly
24 months	.25%	.25%	\$500.00	Monthly
36 months	.30%	.30%	\$500.00	Monthly
48 months	.35%	.35%	\$500.00	Monthly
60 months	.40%	.40%	\$500.00	Monthly

MONEY MARKETS	RATE	APY	MINIMUM	DIVIDENDS PAID
\$1,000 – \$2,499	.08%	.08%	\$1,000	Monthly
\$2,500 – \$9,999	.10%	.10%	\$2,500	Monthly
\$10,000 – \$24,999	.15%	.15%	\$10,000	Monthly
\$25,000 – \$49,999	.15%	.15%	\$25,000	Monthly
\$50,000+	.15%	.15%	\$50,000	Monthly

**Brattleboro**      **Bellows Falls**      **Putney**      **Springfield**      **Townshend**  
**(802) 254-4800**    **(802) 463-5065**    **(802) 387-5871**    **(802) 885-2212**    **(802) 365-7272**

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APY = Annual Percentage Yield.  
Rates are subject to change.

