



3131 Mishicot Rd. - Two Rivers  
 2848 Memorial Dr. - Two Rivers  
 4400 Calumet Ave. - Manitowoc

**CURRENT  
 CERTIFICATE AND IRA RATES**  
 All rates subject to change  
**Effective: July 8, 2015**

<b>Certificates and IRA's</b>	<b><u>Dividend Rate</u></b>	<b><u>Annual Percentage Yield</u></b>	<b><u>Early Withdrawal Penalty</u></b>
\$1000 minimum deposit			
\$500 minimum deposit custodial accounts			
6 Months	0.20%	0.20%	90 days
12 Months	0.30%	0.30%	90 days
24 Months	0.40%	0.40%	90 days
36 Months	0.50%	0.50%	90 days
48 Months	0.60%	0.60%	90 days
60 Months	0.70%	0.70%	90 days
<b>IRA Variable Rate Savings</b>	0.10%	0.10%	90 days
<b>Member's Choice SC: \$5,000 minimum deposit</b>			
One rate adjustment during the first 12 months.			
38 Month	0.50%	0.50%	180 days
<b>Bump-Up SC: \$5,000 minimum new money.</b>			
*Up to three (3) rate-bumps over the term of the loan!			
36 Month	1.10%	1.11%	120 days
<b>Shoreline PRIME SC: \$5,000 minimum deposit</b>			
Rate subject to change with prime interest rate			
>>This is a Variable Rate SC<<			
12 Month	0.25%	0.25%	90 days
24 Month	0.50%	0.50%	90 days
36 Month	0.75%	0.75%	90 days

Prime Interest Rate: 3.25%

\* Interest on All Accounts is Accrued Average Daily & All Rates Subject to Change\*

