

We at State Savings Bank would like to invite you to compare our rates for time certificates. We believe you will find an annual percentage yield to suit your investment needs.

| Certificate of Deposit Maturity | Minimum Opening Balance | Interest Rate | Annual Percentage Yield (APY) |
|---------------------------------|--------------------------------|---------------|-------------------------------|
| 13 Month Special | \$2,000 to \$9,999.99 | 4.00% | 4.06% |
| | \$10,000 to \$49,999.99 | 4.00% | 4.06% |
| | \$50,000 to \$245,000 | 4.00% | 4.06% |
| | Over \$245,000 | 3.80% | 3.86% |
| 22 Month Special | \$2,000 to \$9,999.99 | 4.30% | 4.37% |
| | \$10,000 to \$49,999.99 | 4.30% | 4.37% |
| | \$50,000 to \$245,000 | 4.30% | 4.37% |
| | Over \$245,000 | 4.10% | 4.16% |
| 6 Month | \$2,000 to \$9,999.99 | 1.90% | 1.91% |
| | \$10,000 to \$49,999.99 | 1.95% | 1.96% |
| | \$50,000 to \$245,000 | 2.00% | 2.02% |
| | Over \$245,000 | 1.95% | 1.96% |
| 12 Month | \$2,000 to \$9,999.99 | 2.10% | 2.12% |
| | \$10,000 to \$49,999.99 | 2.15% | 2.17% |
| | \$50,000 to \$245,000 | 2.20% | 2.22% |
| | Over \$245,000 | 2.15% | 2.17% |
| 24 Month | \$2,000 to \$9,999.99 | 2.15% | 2.17% |
| | \$10,000 to \$49,999.99 | 2.20% | 2.20% |
| | \$50,000 to \$245,000 | 2.25% | 2.27% |
| | Over \$245,000 | 2.20% | 2.20% |
| 36 Month | \$2,000 to \$9,999.99 | 2.55% | 2.57% |
| | \$10,000 to \$49,999.99 | 2.75% | 2.78% |
| | \$50,000 to \$245,000 | 2.95% | 2.98% |
| | Over \$245,000 | 2.75% | 2.78% |
| 48 Month | \$2,000 to \$9,999.99 | 2.65% | 2.68% |
| | \$10,000 to \$49,999.99 | 2.85% | 2.88% |
| | \$50,000 to \$245,000 | 3.05% | 3.09% |
| | Over \$245,000 | 2.85% | 2.88% |
| 60 Month | \$2,000 to \$9,999.99 | 2.75% | 2.78% |
| | \$10,000 to \$49,999.99 | 2.95% | 2.98% |
| | \$50,000 to \$245,000 | 3.15% | 3.19% |
| | Over \$245,000 | 2.95% | 2.98% |

Rates are effective January 12, 2023, and are subject to change. Substantial penalty for early withdrawal. Interest compounds quarterly. Annual Percentage Yield assumes interest is compounded and the rate remains the same for one year.