



Deposit Rates

14-Dec-2018

ACCOUNT TYPE	ANNUAL		APY'S ARE OFFERED ON ACCOUNTS OPENED FROM			MINIMUM DEPOSIT TO OPEN	MIN. BALANCE* TO OBTAIN APY
	INTEREST RATE	PERCENTAGE YIELD (APY)					
CHECKING							
50+ Free Interest Checking**	0.03%	0.03%	14-Dec-2018	through	20-Dec-2018	\$1†	\$1
VIP Free Interest Checking**	0.03%	0.03%	14-Dec-2018	through	20-Dec-2018	\$1†	\$1
High Rate Checking**	0.03%	0.03%	14-Dec-2018	through	20-Dec-2018	\$1†	\$1
Money Market **	0.12%	0.12%					\$1,500
	0.03%	0.03%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
	0.12%	0.12%					\$1,000
SAVINGS							
Totally Free Savings**	0.05%	0.05%	14-Dec-2018	through	20-Dec-2018	\$10	\$10
CERTIFICATES OF DEPOSIT							
91 Day	0.10%	0.10%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
6 Month	0.20%	0.20%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
6 Month Flex	0.20%	0.20%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
12 Month	0.40%	0.40%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
18 Month	0.75%	0.75%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
24 Month	0.85%	0.85%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
30 Month	0.95%	0.95%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
36 Month	1.09%	1.10%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
48 Month	1.29%	1.30%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
60 Month	1.88%	1.90%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
I.R.A. ACCOUNTS							
Totally Free Savings**	0.10%	0.10%	14-Dec-2018	through	20-Dec-2018	\$10	\$10
6 Month	0.20%	0.20%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
12 Month	0.40%	0.40%	14-Dec-2018	through	20-Dec-2018	\$500	\$10
18 Month	0.75%	0.75%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
18 Month Variable**	1.93%	1.95%	1-Dec-2018	through	31-Dec-2018	\$10	\$10
24 Month	0.85%	0.85%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
30 Month	0.95%	0.95%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
36 Month	1.09%	1.10%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
48 Month	1.29%	1.30%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10
60 Month	1.88%	1.90%	14-Dec-2018	through	20-Dec-2018	\$1,000	\$10

*Daily balance - the amount of principal in the account each day. Member FDIC

**Rate may change after opening. Member DIF

***\$250,000 Maximum Deposit

Penalties for early withdrawal on CD's may be imposed. Fees could reduce the earnings on the above accounts.

†Suggested Minimum Deposit To Open

Rates are subject to change anytime.

Greenfield
400 Main Street
774-3191

Amherst
6 University Drive
549-3660

Conway
181 Parsons Road
369-4333

Shelburne Falls
58 Bridge Street
625-9827

South Deerfield
61 North Main Street
665-4011

Northampton
325 A King Street
584-4441

Turners Falls
282 Avenue A
863-4316

Amherst Downtown
108 North Pleasant Street
658-2003

Hadley
140 Russell St
584-1088

Northampton Downtown
207 Main Street
587-7951