

**The following rates are effective as of Nov 20, 2024**

*Interest rates are at the discretion of FSSB and are subject to change at any time.*

**Certificates of Deposit**

Minimum Deposit	Term	APY*	Interest Rate
\$1,000	3 months	0.80 %	0.80 %
\$1,000	6 months	0.85 %	0.85 %
\$1,000	12 months	0.90 %	0.90 %
\$1,000	24 months	0.95 %	0.95 %
\$1,000	30 months	1.00 %	1.00 %
\$1,000	36 months	1.05 %	1.05 %
\$1,000	48 months	1.10 %	1.10 %
\$1,000	60 months	1.15 %	1.15 %

**CD Specials**

Minimum Deposit	Term	APY*	Interest Rate
\$5,000.00	9 months	4.35 %	4.280 %
\$5,000.00	15 months	4.05 %	3.990 %
\$25,000.00	9 months	4.45 %	4.370 %
\$25,000.00	15 months	4.15 %	4.080 %

\*APY - Annual Percentage Yield (The annual percentage yield assumes that interest remains on deposit until maturity and that a withdrawal will reduce earnings. Early withdrawal penalty may apply)

*Visit with a Bank Representative for IRA Rates*

**Money Market Account**

*** (\$1,000 minimum to open)*1	APY*	Interest Rate
\$1,000 - \$24,999	0.35 %	0.35 %
\$25,000 - \$99,999	0.60 %	0.60 %
\$100,000 and over	1.00 %	1.00 %

**Platinum Money Market Account**

*** (\$5,000 minimum to open)*1	APY*	Interest Rate
\$5,000 - \$14,999	0.40 %	0.40 %
\$15,000 - \$49,999	0.45 %	0.45 %
\$50,000 - \$99,999	0.90 %	0.90 %
\$100,000 - \$249,999	1.00 %	1.00 %
\$250,000 and over	1.05 %	1.05 %

\*APY - Annual Percentage Yield

\*\*\*Fees may reduce earnings

\*1 Variable rates subject to change after account opening

**Other Savings Accounts \*\*\***

	APY*	Interest Rate
Savings Account	0.10 %	0.10 %
Christmas Club	0.15 %	0.15 %
First Choice Gold	0.05 %	0.05 %
First Choice Plus	0.05 %	0.05 %
First Choice Checking****	0.05 %	0.05 %

\*APY - Annual Percentage Yield

\*\*\*Fees may reduce earnings

\*\*\*\*Interest on balances over \$1,000



Equal Housing Lender - Member FDIC