

Savings Rates

Rates Effective as of: April 1, 2024

Savings Accounts		
Minimum Balance	Dividend Rate	APY*
\$5.00	0.10%	0.10%
Youth Savers**		
\$5.00-\$5,000	0.25%	0.25%
\$5,000.01 or more	0.10%	0.10%

*APY (Annual Percentage Yield). Share Account Dividends are declared by the Board of Directors each calendar quarter. Share Account Dividends are current as of the First Quarter 2023. Savings Accounts include Primary, Second Share, and Third Share.

**Youth Savers Account eligible for individuals under age 18. Parent or Legal Guardian must be named as joint owner (child as primary). A minimum \$5 balance required to open an account. Membership and other qualifications apply. 0.25% APY applies to Youth Savers Accounts up to a \$5,000 balance, balances above \$5,000 will receive the current regular savings rate.

CD and IRA Accounts			
Term	Min. Balance	Dividend Rate	APY*
90 Day	\$500	1.99%	2.00%
6 Month	\$500	2.50%	2.53%
12 Month	\$500	3.00%	3.04%
18 Month	\$500	3.00%	3.04%
24 Month	\$500	3.00%	3.04%
36 Month	\$500	3.00%	3.04%
48 Month	\$500	3.00%	3.04%
60 Month	\$500	3.00%	3.04%

Certificate Rates are used for both Share Certificates (CDs) and IRAs. For all Share Certificates and IRAs, a penalty is imposed for early withdrawal.

Christmas Club Accounts		
Minimum Balance	Dividend Rate	APY*
\$5.00	0.10%	0.10%

Dividends for Christmas Club Accounts are paid monthly. Christmas Club funds are deposited to your Checking Account each November 1.

Checking Accounts		
Minimum Balance	Dividend Rate	APY*
Basic Checking		
Less than \$500	0.05%	0.05%
\$500 or more	0.05%	0.05%
Checking Plus		
Less than \$500	0.05%	0.05%
\$500 or more	0.05%	0.05%
Teen Checking ¹		
\$500 or less	0.05%	0.05%
\$500 or more	0.05%	0.05%
HSA (Health Savings Account)		
Min. balance \$3,000	1.00%	1.004%
Min. balance \$5,000	1.25%	1.257%
Min. balance \$10,000	1.50%	1.510%
No Overdraft Checking		
	0.00%	0.00%

¹Teen Checking is designed to help teens establish healthy savings and spending habits by opting out of Courtesy Pay, Overdraft Protection and Regulation E. Must be 13-17 years old to qualify for the Teen Checking Account. Membership and other qualifications apply. Parent or Legal Guardian must be named as joint owner (Teen as primary).

Money Market Accounts		
Minimum Balance	Dividend Rate	APY*
\$2,500-\$9,999	0.12%	0.12%
\$10,000-\$24,999	0.12%	0.12%
\$25,000-\$49,999	0.20%	0.20%
\$50,000-\$99,999	0.30%	0.30%
\$100,000 or more	0.50%	0.50%

Money Market Rates change each month.

Building Stronger Communities Together



KCT Rates

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