



Interest rates and annual percentage yield (APY) are effective through July 18, 2018
Rates are updated every Wednesday and are subject to change daily.

RATES - PORTALES/CLOVIS

Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal.
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

| TERM | INTEREST RATE | APY (Annual Percentage Yield) |
|----------|---------------|-------------------------------|
| 91 Day | 0.02% | 0.02% |
| 182 Day | 0.03% | 0.03% |
| 12 Month | 0.18% | 0.18% |
| 18 Month | 0.23% | 0.23% |
| 24 Month | 0.28% | 0.28% |
| 30 Month | 0.35% | 0.35% |
| 36 Month | 0.43% | 0.43% |
| 48 Month | 0.60% | 0.60% |
| 60 Month | 0.80% | 0.80% |

Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$25,000 and UP | 0.01% | 0.01% |
| \$10,000 to \$24,999.99 | 0.01% | 0.01% |
| \$0.00 to \$9,999.99 | 0.01% | 0.01% |

NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$.01 | 0.01% | 0.01% |

Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$.01 | 0.25% | 0.25% |

For more information, please contact us at (575) 356-6601.

Amended

August



Interest rates and annual percentage yield (APY) are effective through July 18, 2018
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RATES - ROSWELL/HAGERMAN

Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal.
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

| TERM | INTEREST RATE | APY (Annual Percentage Yield) |
|----------|---------------|-------------------------------|
| 91 Day | 0.05% | 0.05% |
| 182 Day | 0.05% | 0.05% |
| 12 Month | 0.20% | 0.20% |
| 18 Month | 0.23% | 0.23% |
| 24 Month | 0.29% | 0.29% |
| 30 Month | 0.40% | 0.40% |
| 36 Month | 0.40% | 0.40% |
| 48 Month | 0.60% | 0.60% |
| 60 Month | 0.80% | 0.80% |

Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$25,000 and UP | 0.08% | 0.08% |
| \$10,000 to \$24,999.99 | 0.04% | 0.04% |
| \$0.00 to \$9,999.99 | 0.03% | 0.03% |

NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$.01 | 0.01% | 0.01% |

Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$.01 | 0.15% | 0.15% |

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Amended

August



Interest rates and annual percentage yield (APY) are effective through July 18, 2018
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RATES - HOBBS/EUNICE

Time Certificates of Deposits

- Minimum deposit of \$1,000
- Penalty will be imposed for early withdrawal.
- Fixed Rates Unless Otherwise Noted
- Minimum Daily Balance to obtain APY; \$.01

| TERM | INTEREST RATE | APY (Annual Percentage Yield) |
|----------|---------------|-------------------------------|
| 91 Day | 0.05% | 0.05% |
| 182 Day | 0.05% | 0.05% |
| 12 Month | 0.18% | 0.18% |
| 18 Month | 0.24% | 0.24% |
| 24 Month | 0.29% | 0.29% |
| 30 Month | 0.35% | 0.35% |
| 36 Month | 0.43% | 0.43% |
| 48 Month | 0.50% | 0.50% |
| 60 Month | 0.63% | 0.63% |

Money Market

- Minimum opening balance of \$1,000
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$25,000 and UP | 0.02% | 0.02% |
| \$10,000 to \$24,999.99 | 0.02% | 0.02% |
| \$0.00 to \$9,999.99 | 0.02% | 0.02% |

NOW Account

- Minimum opening balance of \$500
- Interest Compounded and Credited Monthly; Fixed Rates Unless Otherwise Noted
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$.01 | 0.01% | 0.01% |

Savings Account

- Minimum opening balance of \$100
- Interest Compounded Daily and Credited Quarterly
- Fees imposed could reduce earnings on the account

| MINIMUM DAILY BALANCE TO OBTAIN APY | INTEREST RATE | APY (Annual Percentage Yield) |
|-------------------------------------|---------------|-------------------------------|
| \$.01 | 0.15% | 0.15% |

For more information, please contact us at (575) 356-6601.