



Smart Investments, Brighter Tomorrows

Individual Retirement Accounts

Our IRA savings options help you build a solid financial future with steady, reliable growth. Whether you're planning for retirement or just looking to make your savings work a little harder, we've got competitive rates and flexible options to fit your goals.

Roth & Traditional IRAs – Savings Your Way:



IRA Money Market Savings

An IRA Money Market Savings account provides a reliable way to build your retirement funds while keeping access to your money when you need it.

Minimum Opening Deposit

\$1,000

Minimum Average Daily Balance to Earn Interest⁽¹⁾

\$1,000 - \$9,999.99
 \$10,000 - \$24,999.99
 \$25,000 - \$49,999.99
 \$50,000 - \$99,999.99
 \$100,000 - \$249,999.99
 \$250,000+

Compounding & Crediting of Interest

Quarterly

Statement Cycle

Annually



IRA CDs

An IRA Certificate of Deposit (CD) offers a secure way to save for the future. Lock in a higher rate for your long-term savings with flexible terms ranging from 91 days to 60 months. See a banker for more details!

⁽¹⁾ The interest rate and annual percentage yield (APY) may change weekly at the Bank's discretion. We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period.