



Deposit Rates

Rates effective as of 11/1/2025



CHECKING

	APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
CAREFREE INTEREST CHECKING ²	0.05%	0.05%	\$500	\$500
INTERESTPLUS CHECKING ³				
-- \$0.01 - \$20,000.00	3.00%	2.96%	\$25	\$0.01
-- \$20,000.01 +	0.10%	0.10%	\$25	\$20,000.01

*Annual Percentage Yield (APY) is calculated based on daily balance method, which applies a daily periodic rate to the principal on the account each day. Fees could reduce earnings on these accounts. Your interest rate and the annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time. ²Carefree Interest Checking - Interest will be compounded monthly and credited to your account monthly. A service charge of \$5.00 will be imposed every statement period if the daily balance falls below \$500.00 any day of the statement period. ³InterestPlus Checking - Interest will be compounded daily and credited to your account monthly. To qualify for benefits on your checking account you must: Receive E-Statements, have at least 12 debit card purchases post and clear, and have at least one direct deposit or ACH deposit. All qualifications must be met per statement period to receive benefits. 0.02% Annual Percentage Yield (APY) applies on the entire balance if qualifications are not met during the statement period. Limit of one InterestPlus Checking account per consumer.

SAVINGS

	APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
SAVINGS	0.25%	0.25%	\$25	\$0.01
CHRISTMAS CLUB	0.25%	0.25%	\$25	\$0.01

*Annual Percentage Yield (APY) is calculated based on daily balance method, which applies a daily periodic rate to the principal on the account each day. Regular Savings accounts interest will be compounded quarterly and credited to your account quarterly. Christmas Club accounts interest will be compounded annually and credited to your account annually. Fees could reduce earnings on these accounts. Your interest rate and the annual percentage yield may change. At our discretion, we may change the interest rate on your account. We may change the interest rate on your account at any time.

TIERED MONEY MARKET

	APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
\$0.01 - \$4,999.99	0.00%	0.00%	\$5,000	N/A
\$5,000.00 - \$49,999.99	0.85%	0.85%	\$5,000	\$5,000
\$50,000.00 - \$249,999.99	1.75%	1.74%	\$5,000	\$50,000
\$250,000.00 - \$499,999.99	1.90%	1.88%	\$5,000	\$250,000
\$500,000.00 - \$999,999.99	2.00%	1.98%	\$5,000	\$500,000
\$1,000,000.00 +	2.75%	2.72%	\$5,000	\$1,000,000

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CERTIFICATES OF DEPOSIT / IRA

[A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL]

			APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
LIMITED TIME OFFER	5 MONTH	Relationship Rate	3.75%	3.70%	\$2,500	\$2,500
	CERTIFICATE†	Non-Relationship Rate	3.25%	3.21%	\$2,500	\$2,500
	13 MONTH	Relationship Rate	3.50%	3.46%	\$2,500	\$2,500
	CERTIFICATE†	Non-Relationship Rate	3.00%	2.97%	\$2,500	\$2,500
	21 MONTH	Relationship Rate	3.50%	3.46%	\$2,500	\$2,500
	CERTIFICATE†	Non-Relationship Rate	3.00%	2.97%	\$2,500	\$2,500
	6 MONTH CERTIFICATE		3.00%	2.97%	\$2,500	\$2,500
	9 MONTH CERTIFICATE		3.00%	2.97%	\$2,500	\$2,500
	12 MONTH CERTIFICATE		3.00%	2.97%	\$2,500	\$2,500
	18 MONTH CERTIFICATE		3.00%	2.97%	\$2,500	\$2,500
	24 MONTH CERTIFICATE		3.45%	3.41%	\$2,500	\$2,500
	30 MONTH CERTIFICATE		3.45%	3.41%	\$2,500	\$2,500
	36 MONTH CERTIFICATE		3.50%	3.46%	\$2,500	\$2,500
	48 MONTH CERTIFICATE		3.50%	3.46%	\$2,500	\$2,500
	60 MONTH CERTIFICATE		3.40%	3.36%	\$2,500	\$2,500

*Annual Percentage Yield (APY) is calculated based on daily balance method, which applies a daily periodic rate to the principal on the account each day. Automatically renewed at maturity for the same term at the prevailing rate. Interest will be compounded quarterly. Interest will be credited quarterly and at maturity. APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Penalty for early withdrawal. Early withdrawal penalty may invade principal. Rates subject to change without notice.

† Limited time offer. Subject to change without notice. APY good for the initial term only. 5 month CD renews automatically to a 6 month CD, 13 month CD renews automatically to a 12 month CD, and 21 month CD renews automatically to a 18 month CD, all at the prevailing rate (excluding CD specials). Relationship is defined as an active BLC Community Bank checking account. Offer only valid for personal accounts and must be opened in person. Fees could reduce earnings. Contact a personal banker for details.

IRA (TDOA) ACCOUNT

[A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL]

	APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
18 MONTH TIME OPEN CERTIFICATE	3.00%	2.97%	\$100	\$100

*Annual Percentage Yield (APY) is calculated based on daily balance method, which applies a daily periodic rate to the principal on the account each day. Automatically renewed at maturity for the same term at the prevailing rate. Interest will be compounded quarterly. Interest will be credited quarterly and at maturity. APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Penalty for early withdrawal. Early withdrawal penalty may invade principal. Rates subject to change without notice.

HSA CHECKING ACCOUNT

	APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
\$0.01 - \$2,999.99	0.05%	0.05%	N/A	\$0.01
\$3,000.00 - \$9,999.99	0.10%	0.10%	N/A	\$3,000
\$10,000.00 - \$24,999.99	0.15%	0.15%	N/A	\$10,000
\$25,000.00 +	0.20%	0.20%	N/A	\$25,000

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