



# Deposit Rates

Rates effective as of 1/15/2026



CHECKING	APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY
CAREFREE INTEREST CHECKING <sup>2</sup>	0.05%	0.05%	\$500	\$500
INTERESTPLUS CHECKING <sup>3</sup>				
-- \$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. <sup>2</sup>Carefree 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. <sup>3</sup>InterestPlus 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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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 may invade principal. Rates subject to change without notice.



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## CERTIFICATES OF DEPOSIT / IRA [A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL]

LIMITED TIME OFFER		APY *	INTEREST RATE	MINIMUM TO OPEN	MINIMUM TO EARN APY	
	<b>5 MONTH CERTIFICATE<sup>†</sup></b>	<b>Relationship Rate</b>	<b>3.50%</b>	<b>3.46%</b>	<b>\$2,500</b>	<b>\$2,500</b>
	Non-Relationship Rate	3.00%	2.97%	\$2,500	\$2,500	
	<b>10 MONTH CERTIFICATE<sup>†</sup></b>	<b>Relationship Rate</b>	<b>3.70%</b>	<b>3.65%</b>	<b>\$2,500</b>	<b>\$2,500</b>
	Non-Relationship Rate	3.20%	3.16%	\$2,500	\$2,500	
	<b>15 MONTH CERTIFICATE<sup>†</sup></b>	<b>Relationship Rate</b>	<b>3.55%</b>	<b>3.50%</b>	<b>\$2,500</b>	<b>\$2,500</b>
	Non-Relationship Rate	3.05%	3.02%	\$2,500	\$2,500	
	<b>21 MONTH CERTIFICATE<sup>†</sup></b>	<b>Relationship Rate</b>	<b>3.50%</b>	<b>3.46%</b>	<b>\$2,500</b>	<b>\$2,500</b>
	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	

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<sup>†</sup> Limited time offer. Subject to change without notice. APY good for the initial term only. CDs automatically renew as follows: 5 month to a 6 month, 10 Month to a 9 month, 15 month to a 12 month, and 21 month to an 18 month, 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.

## 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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