Deposit Rates

Rates effective as of 11/1/2026

BLC Community Bank
• Generations of Trust •

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				
9 MONTH CERTIFICATE †	**4.00%**	**3.94%**	**$2,500**	**$2,500**
14 MONTH CERTIFICATE†	**4.25%**	**4.18%**	**$2,500**	**$2,500**
19 MONTH CERTIFICATE†	**4.50%**	**4.43%**	**$2,500**	**$2,500**
6 MONTH CERTIFICATE	3.25%	3.21%	$2,500	$2,500
12 MONTH CERTIFICATE	3.25%	3.21%	$2,500	$2,500
18 MONTH CERTIFICATE	3.25%	3.21%	$2,500	$2,500
24 MONTH CERTIFICATE	3.25%	3.21%	$2,500	$2,500
36 MONTH CERTIFICATE	3.45%	3.41%	$2,500	$2,500
60 MONTH CERTIFICATE	3.65%	3.60%	$2,500	$2,500

*Annual Percentage Yield (APY) is calculated using the daily balance method, which applies a daily periodic rate to the principal on the account each day. Interest is compounded quarterly and credited quarterly and at maturity. APY assumes interest remains on deposit until maturity. Early withdrawal penalties may reduce earnings and could reduce principal. Fees may reduce earnings. Unless otherwise noted, CDs automatically renew at maturity at the prevailing rate and term. Renewal interest rates and APYs are determined at maturity and may change at any time at our discretion.

† **Limited-time offer:** Promotional APYs apply to the initial term only. At maturity, promotional CDs renew as follows: 9-month to a 6-month, 14-month to a 12-month, and 19-month to an 18-month, all at the prevailing non-promotional rate. Relationship rates require an active BLC Community Bank checking account. Offer available for personal accounts opened in person only and is subject to change without notice. Contact a personal banker for details.

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 +	0.02 - 0.10%	0.02 - 0.10%	$25	$20,000.01

*Annual Percentage Yield (APY) is calculated using the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. Fees may reduce earnings. The interest rate and APY may change at any time at our discretion. [2]Carefree Interest Checking - Interest is compounded monthly and credited monthly. A $5.00 service charge will be imposed each statement period if the daily balance falls below $500 on any day during the statement period. [3]InterestPlus Checking – Interest is compounded daily and credited monthly. This is a variable-rate account. To earn the stated APY, all account qualifications must be met during each statement period. The APY is 0.10% on balances over $20,000 when qualifications are met, and 0.02% applies to all balances if qualifications are not met during the statement period. Limit of one InterestPlus Checking account per consumer.

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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

*Annual Percentage Yield (APY) is calculated using the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. This is a variable-rate account. Interest is compounded monthly and credited monthly. Fees may reduce earnings. The interest rate and APY may change at any time at our discretion.

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	3.25%	3.21%	$100	$100

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

*Annual Percentage Yield (APY) is calculated using the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. Interest is compounded quarterly and credited quarterly for Savings accounts. Fees may reduce earnings. The interest rate and APY may change at any time at our discretion.

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	1.00%	1.00%	$5,000	$5,000
$50,000.00 - $249,999.99	1.88%	1.86%	$5,000	$50,000
$250,000.00 - $499,999.99	2.00%	1.98%	$5,000	$250,000
$500,000.00 - $999,999.99	2.25%	2.23%	$5,000	$500,000
$1,000,000.00 +	3.00%	2.96%	$5,000	$1,000,000

*Annual Percentage Yield (APY) is calculated using the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. This is a variable-rate account. Interest is compounded monthly and credited monthly. Fees may reduce earnings. The interest rate and APY may change at any time at our discretion.