



Deposit Rates

Rates effective as of 11/1/2022



CHECKING

	INTEREST RATE	APY *	MINIMUM TO OPEN & EARN APY
CAREFREE INTEREST CHECKING ²	0.050%	0.05%	\$500
INTERESTPLUS CHECKING ³			
-- \$0.01 - \$20,000.00	2.960%	3.00%	\$25
-- \$20,000.01 +	0.040%	0.10%	\$25

*Annual Percentage Yield (APY) is based on principal plus interest reinvested at the same rate with interest compounded monthly. 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. ² Carefree Interest Checking - If your balance falls below the minimum daily requirement of \$500.00 during a statement period, a \$5.00 service charge will be assessed. ³ InterestPlus Checking - 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 to all balances if qualifications are not met during the statement period. Limit of one InterestPlus Checking account per consumer.

SAVINGS

	INTEREST RATE	APY *	MINIMUM TO OPEN & EARN APY
SAVINGS	0.200%	0.20%	\$25
CHRISTMAS CLUB	0.200%	0.20%	NO MINIMUM

*Annual Percentage Yield (APY) is based on principal plus interest reinvested at the same rate. Regular Savings Accounts are compounded daily and credited quarterly. Christmas Club accounts are compounded and paid 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

	INTEREST RATE	APY *	MINIMUM TO OPEN & EARN APY
\$0.01 - \$4,999.99	0.000%	0.00%	\$5,000
\$5,000.00 - \$49,999.99	0.250%	0.25%	\$5,000
\$50,000.00 - \$99,999.99	0.500%	0.50%	\$50,000
\$100,000.00 - \$499,999.99	1.000%	1.00%	\$100,000
\$500,000.00 - \$999,999.99	1.750%	1.76%	\$500,000
\$1,000,000.00 - \$1,999,999.99	2.000%	2.02%	\$1,000,000
\$2,000,000.00 - \$4,999,999.99	2.500%	2.53%	\$2,000,000
\$5,000,000.00 +	2.750%	2.78%	\$5,000,000

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CERTIFICATES OF DEPOSIT / IRA

[A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL]

	INTEREST RATE	APY *	MINIMUM TO OPEN & EARN APY
6 MONTH CERTIFICATE	1.500%	1.51%	\$1,000
9 MONTH CERTIFICATE	1.750%	1.76%	\$1,000
12 MONTH CERTIFICATE	2.000%	2.02%	\$1,000
18 MONTH CERTIFICATE	2.250%	2.27%	\$1,000
LIMITED TIME SPECIAL 24 MONTH CERTIFICATE†	3.500%	3.55%	\$1,000
24 MONTH CERTIFICATE	2.500%	2.52%	\$1,000
30 MONTH CERTIFICATE	2.750%	2.78%	\$1,000
36 MONTH CERTIFICATE	2.500%	2.52%	\$1,000
48 MONTH CERTIFICATE	2.000%	2.02%	\$1,000
60 MONTH CERTIFICATE	2.000%	2.02%	\$1,000

*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. CD is 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. CD is automatically renewed for the same term at the prevailing rate (excluding CD specials). APY assumes interest earned remains on deposit until maturity. Contact a personal banker for complete details.

IRA (TDOA) ACCOUNT

[A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL]

	INTEREST RATE	APY *	MINIMUM TO OPEN & EARN APY
18 MONTH TIME OPEN CERTIFICATE	2.250%	2.27%	\$100

*Annual Percentage Yield (APY) is based on principal plus interest reinvested at the same rate with interest compounded quarterly.

HSA CHECKING ACCOUNT

	INTEREST RATE	APY *	MINIMUM TO OPEN & EARN APY
\$0.01 - \$2,999.99	0.050%	0.05%	\$100
\$3,000.00 - \$9,999.99	0.100%	0.10%	\$3,000
\$10,000.00 - \$24,999.99	0.150%	0.15%	\$10,000
\$25,000.00 +	0.200%	0.20%	\$25,000

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