

Deposit Interest Rates

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CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

CD / IRA TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	5.00%	5.09%	\$500.00	1 Month	At Maturity
6 Months	4.50%	4.55%	\$500.00	1 Month	At Maturity
9 Months	4.25%	4.27%	\$500.00	1 Month	At Maturity
12 Months	4.00%	4.00%	\$500.00	3 Months	At Maturity
13 Months Bump*	4.00%	4.00%	\$500.00	3 Months	Annually
18 Month	2.50%	2.51%	\$500.00	3 Months	Annually
24 Months	3.50%	3.50%	\$500.00	3 Months	Annually
36 Months	2.25%	2.25%	\$500.00	6 Months	Annually
48 Months	2.25%	2.25%	\$500.00	6 Months	Annually
60 Months	2.25%	2.25%	\$500.00	6 Months	Annually

A penalty for early withdrawal may be imposed. APY assumes that the interest will remain on deposit until maturity.

*13 Month term: Each renewal term will be 12 months. This option allows a one-time bump in interest rate during the 13-month term upon customer request.

SAVINGS & MONEY MARKET ACCOUNTS

SAVINGS ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
Personal	.20%	.20%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. The service charge is waived for minors until their 18 th birthday.
Business	.20%	.20%	
PREMIER SAVINGS ACCOUNTS			
Personal or Business			
Daily balances Up to \$99,999.99	.50%	.50%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. The service charge is waived for minors until their 18 th birthday.
Daily balances \$100,000.00 & above	3.00%	3.04%	
MONEY MARKET ACCOUNT PERSONAL OR BUSINESS			
• Daily balances of:			
Up to \$9,999.99	1.00%	1.00%	A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.
\$10,000- \$24,999.99	1.10%	1.10%	
\$25,000- \$49,999.99	1.20%	1.20%	
\$50,000- \$99,999.99	1.25%	1.25%	
\$100,000- \$499,999.99	1.50%	1.51%	
\$500,000- \$999,999.99	2.00%	2.01%	
\$1,000,000 & above	2.50%	2.52%	
PREMIER MONEY MARKET ACCOUNT PERSONAL OR BUSINESS			
• Daily balances of:			
Up to \$24,999.99	1.25%	1.25%	A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$ 5,000 any day of the statement cycle.
\$25,000- \$49,999.99	1.30%	1.30%	
\$50,000- \$99,999.99	1.40%	1.40%	
\$100,000- \$249,999.99	1.50%	1.51%	
\$250,000- \$499,999.99	1.75%	1.76%	
\$500,000- \$749,999.99	2.00%	2.01%	
\$750,000- \$999,999.99	2.50%	2.52%	
\$1,000,000- \$2,499,999.99	3.00%	3.04%	
\$2,500,000 & above	3.50%	3.55%	

CHECKING ACCOUNTS

CHECKING ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
50+ Interest Checking	.10%	.10%	-
Easy Interest Checking	.10%	.10%	-
Premier Interest Checking			A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$ 1,500 any day of the statement cycle.
• <i>Daily balances of:</i> Up to \$1,499.99	.10%	.10%	
\$1,500 & above	.15%	.15%	
Business Interest Checking	.10%	.10%	
Health Savings Account (HSA)			-
• <i>Daily balances of:</i> Up to \$4,999.99	.50%	.50%	
\$5,000.00 - \$9,999.99	.50%	.50%	
\$10,000.00 & above	.50%	.50%	
State Medical Savings	.10%	.10%	
Lawyer Trust Accounts	.20%	.20%	

Refer to *Deposit Terms and Conditions* and related *Deposit Disclosures* for full account details.

The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.

Interest Rates and Annual Percentage Yields are current as of September 3, 2024.

