



## CURRENT DEPOSIT RATES

Effective as of 12/19/2022

For Current Rate Information call (800) 735-2465 opt 2

| <u>Checking Accounts<sup>1</sup></u>                           | Rate  | APY   | <u>Time Deposits<sup>3</sup></u>                | All Auto Renewable | Rate  | APY   |
|--|-------|-------|---|--------------------|-------|-------|
| Interest Checking Personal<br>(Minimum Opening Deposit \$500)  | 0.05% | 0.05% | (Minimum Opening Deposit \$1,000)<br>30-59 Days |                    | 0.25% | 0.25% |
| Interest Checking Business<br>(Minimum Opening Deposit \$500)  | 0.05% | 0.05% | 60-89 Days                                      |                    | 0.25% | 0.25% |
| Rewards Checking Personal<br>(Minimum Opening Deposit \$1,000) | 0.05% | 0.05% | 90-179 Days                                     |                    | 0.50% | 0.50% |
|  |       |       | 180-364 Days                                    |                    | 2.50% | 2.50% |
|  |       |       | 1-Year  |                    | 3.00% | 3.00% |
|  |       |       | 18 Months                                       |                    | 3.25% | 3.25% |
|  |       |       | 2 Years- 5 Years                                |                    | 3.00% | 3.00% |
| <u>Money Market (Personal and Business)<sup>1</sup></u>        |       |       | <u>Individual Retirement Accts<sup>4</sup></u>  |                    |       |       |
| (Minimum Opening Deposit \$1,000)                              | Rate  | APY   | (Minimum Opening Deposit \$500)                 | Rate               | APY   |       |
| \$.01 to \$49,999.99   | 0.30% | 0.30% | 12 to 17 Months Fixed                           | 1.00%              | 1.01% |       |
| \$50,000 to \$249,999.99                                       | 0.40% | 0.40% | 18 to 35 Months Fixed                           | 1.25%              | 1.26% |       |
| \$250,000 to \$999,999.99                                      | 0.50% | 0.50% | 36 to 60 Months Fixed                           | 1.50%              | 1.51% |       |
| \$1,000,000 to \$4,999,999.99                                  | 0.75% | 0.75% |   |                    |       |       |
| \$5,000,000 and up   | 2.00% | 2.00% |   |                    |       |       |

| <u>Savings Accounts<sup>2</sup></u> | Rate  | APY   |
|-------------------------------------|-------|-------|
| (Minimum Opening Deposit \$100)     |       |       |
| Regular Savings                     | 0.05% | 0.05% |
| (Minimum Opening Deposit \$500)     |       |       |
| Business Savings                    | 0.05% | 0.05% |
| (Minimum Opening Deposit \$25)      |       |       |
| Trust Savings (In Trust For)        | 0.05% | 0.05% |

<sup>1</sup> Interest is not compounded and credited to your account monthly.

<sup>2</sup> Interest is compounded daily and credited to your account quarterly.

<sup>3</sup> Interest is not compounded and paid to you at maturity. Time Deposits are automatically renewed for the same term and the current rate at the time of renewal. Penalty may be imposed for early withdrawal.

<sup>4</sup> Interest is compounded daily and credited to your account quarterly.

Interest rate and Annual Percentage Yield (APY) is offered at the Bank's discretion and subject to change at any time without prior notice.

Must maintain the minimum balance needed for each tier in order to earn the disclosed APY.

The daily balance method is used to calculate interest on all deposit accounts. This method applies a daily periodic rate to the principal in the account each day.

Interest on your check deposit begins to accrue on the business day we receive credit for the deposit on all accounts.

If you close your account before interest is credited you will not receive the accrued interest.

Account subject to the terms and conditions and fees associated with maintaining the account.

Fees could reduce the earnings on the account. Please refer to your Deposit Account Agreement for more information.