

Deposit Rate Schedule

Products	Fee	Interest Rate	APY*	Comments										
Personal Checking														
Personal Checking	\$0	0.10%	0.10%	No monthly fee; Daily balance of \$1k to earn interest										
Basic Checking	\$0	N/A		No monthly fee; No balance requirements										
Money Market Savings (Personal and Business)														
Monthly Maintenance Fee:	\$15			\$1,500 Daily balance requirement to avoid monthly maintenance fee										
Tier 1: \$0-\$1499.99		0.00%		\$1,500 minimum balance to earn interest										
Tier 2: \$1,500-\$24,999.99		0.60%	0.60%											
Tier 3: \$25,000-\$99,999.99		0.85%	0.85%											
Tier 4: \$100k-\$399,999.99		2.06%	2.08%											
Tier 5: \$400k-\$999,999.99		2.78%	2.82%											
Tier 6: ≥\$1MM		3.26%	3.31%											
Business Checking														
Small Business Checking	\$0	N/A		No monthly fee; No minimum balance requirements										
Business Interest Checking	\$0													
Tier 1: \$0-\$1499.99		0.00%		Daily balance of \$1,500 required to earn interest										
Tier 2: \$1,500k-\$24,999.99		0.05%	0.05%											
Tier 3: ≥\$25k		0.10%	0.10%											
Savings														
Personal Savings	\$0	1.00%	1.00%											
Business Savings	\$0	1.00%	1.00%											
Certificates (Personal and Business)				\$5,000 minimum opening balance										
6-Month		2.85%	2.89%	<table><tr><th colspan="2">Early Withdrawal Penalty</th></tr><tr><th>Term</th><th>Penalty</th></tr><tr><td>12 months or less</td><td>90 days interest</td></tr><tr><td>18 to 48 months</td><td>180 days interest</td></tr><tr><td>60 months</td><td>270 days interest</td></tr></table>	Early Withdrawal Penalty		Term	Penalty	12 months or less	90 days interest	18 to 48 months	180 days interest	60 months	270 days interest
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36-Month		3.45%	3.51%											
48-Month		3.60%	3.66%											
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*APY = Annual Percentage Yield

Variable rates subject to change after the account is opened.
Call or visit the branch for current rates.

Rates accurate as of 1/01/2026.

Fees could reduce earnings.