



### Deposit Rate Schedule

Products	Fee	Rate APY*	Additional Information										
<b>Personal Checking</b>													
Personal Checking	\$0	0.10%	No monthly fee; Average daily balance of \$1k required to earn interest										
Basic Checking	\$0	N/A	No monthly fee; No balance requirements										
<b>Money Market Savings (Personal and Business)</b>													
<b>Monthly Fee:</b>	\$15		\$1,500 Average daily balance requirement to avoid monthly fee										
Tier 1: \$0-\$1499		0.00%	\$1,500 minimum balance to earn interest										
Tier 2: \$1,500-\$24,999k		0.60%											
Tier 3: \$25,000-\$99,999		0.70%											
Tier 4: \$100k-\$249,999		1.00%											
Tier 5: \$250k-\$999,999		1.50%											
Tier 6: ≥\$1MM		2.00%											
<b>Business Checking</b>													
Small Business Checking	\$0	N/A	No monthly fee; No minimum balance requirements										
Business Interest Checking	\$0		No monthly fee										
Tier 1: \$0-\$1499		0.00%	Average daily balance of \$1,500 required to earn interest										
Tier 2: \$1,500k-\$24,999		0.05%											
Tier 3: ≥\$25k		0.10%											
<b>Savings</b>													
Personal Savings	\$0	0.40%											
Business Savings	\$0	0.40%											
<b>Certificates (Personal and Business)</b>		<b>\$5,000 minimum opening balance</b>											
6-month		2.00%	<table border="1"> <thead> <tr> <th colspan="2">Early Withdrawal Penalty</th> </tr> <tr> <th>Term</th> <th>Penalty</th> </tr> </thead> <tbody> <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> </tbody> </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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\*Annual Percentage Yield (APY) accurate as of 1/19/2023. Rates subject to change. Call or visit the branch for current rates.