

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		1.35%	1.36%	
Tier 3: \$25,000-\$99,999.99		1.60%	1.62%	
Tier 4: \$100k-\$399,999.99		2.81%	2.85%	
Tier 5: \$400k-\$999,999.99		3.78%	3.85%	
Tier 6: ≥\$1MM		4.26%	4.34%	
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%	
12-Month		3.25%	3.30%	
18-Month		3.30%	3.35%	
24-Month		3.40%	3.45%	
36-Month		3.45%	3.51%	
48-Month		3.60%	3.66%	
60-Month		3.85%	3.92%	
IRA				
				\$5,000 minimum opening balance
6-Month		2.85%	2.89%	
12-Month		3.25%	3.30%	
18-Month		3.30%	3.35%	
24-Month		3.40%	3.45%	
36-Month		3.45%	3.51%	
48-Month		3.60%	3.66%	
60-Month		3.85%	3.92%	

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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*APY = Annual Percentage Yield

Rates subject to change. Call or visit the branch for current rates.

Rates accurate as of 10/2/2024.

Fees may reduce earnings.