



Rates effective as of 1/2/2024

Certificates of Deposit (CDs) Promotions+

Certificates of Deposit (CDs) Promotions+	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
7 Month CD*	\$5,000.00	4.21%	4.25%
13 Month CD*	\$5,000.00	4.49%	4.50%

Certificates of Deposit (CDs) Rates+

Certificates of Deposit+	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
3 Month CD	\$500.00	0.350%	0.350%
6 Month CD	\$500.00	0.450%	0.450%
9 Month CD	\$500.00	0.450%	0.450%
12 Month CD	\$500.00	0.750%	0.750%
18 Month CD	\$500.00	0.750%	0.750%
24 Month CD	\$500.00	1.000%	1.000%
36 Month CD	\$500.00	1.200%	1.200%
48 Month CD	\$500.00	1.300%	1.300%
60 Month CD	\$500.00	1.400%	1.400%
84 Month CD	\$500.00	1.400%	1.400%

Money Market Account Rates**

Balance	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
\$0.01–\$9,999.99	\$2,000.00	0.060%	0.060%
\$10,000.00–\$39,999.99	\$2,000.00	0.150%	0.150%
\$40,000.00–\$89,999.99	\$2,000.00	0.300%	0.300%
\$90,000.00–\$249,999.99	\$2,000.00	0.350%	0.350%
\$250,000.00 or more	\$2,000.00	0.400%	0.400%

Health Savings Account Rates**

Account Type	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
Individuals	\$100.00	0.400%	0.400%

Regular Savings Account Rates**

Account Type	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
Individuals*** / Businesses	\$100.00	0.050%	0.050%

Checking Account Rates** (not available as an IRA)

Account	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
Elite Rewards and Independence Plus	\$100.00	0.040%	0.040%
Business Elite (Sole Proprietor Only)	\$100.00	0.040%	0.040%

+ All Certificates of Deposit are subject to substantial penalty for funds withdrawn prior to maturity. All Certificate of Deposit, High Yield Money Market Account and Savings Account information also applies to IRAs (unless indicated otherwise). For CD promotions no brokered, institutional or out-of-State funds. Minimum balance to earn APY is \$0.01. Fees or withdrawals could reduce the Annual Percentage Yield (APY) on the above accounts. Disclosures on fees, transaction limitations and other product features are contained in our Consumer Deposit Account Fee Schedule, applicable Product Information Brochure, and our Terms and Conditions.

*CDs will automatically renew into a non-promotion CD for the following terms: 7-month CD promotion (6-month term), 13-month CD promotion (12-month term).

** All Interest Rates and Annual Percentage Yields (APY) are current as of this date but are subject to change at our discretion. The disclosed APY assumes that the interest will remain on deposit; interest withdrawals will affect APY. Bank uses the daily balance method to calculate the interest on your account. This method applies a daily rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks). Interest is compounded and credited monthly on your collected balance. These are variable rate accounts. The interest rate that corresponds to the amount on deposit is paid on the full balance.

*** Minimum Opening Deposit doesn't apply to individuals under 18.

Member FDIC

[] The Checking & Savings account brochure has been provided.