



Checking and Savings Account Rate Sheet

Effective October 2, 2023

Account Type	Minimum Daily Balance to Obtain Disclosed APY	Interest Rate	APY
Savings Accounts			
Money Market ¹			
	Less than \$1,000.00	0.12%	0.12%
	\$1,000.00 or more, but less than \$10,000.00	0.15%	0.15%
	\$10,000.00 or more	0.20%	0.20%
Money Market Plus ¹			
	Less than \$25,000.00	0.15%	0.15%
	\$25,000.00 or more, but less than \$50,000.00	0.20%	0.20%
	\$50,000.00 or more, but less than \$100,000.00	0.35%	0.35%
	\$100,000.00 or more, but less than \$250,000.00	0.40%	0.40%
	\$250,000.00 or more	0.50%	0.50%
Money Market Premier Savings ¹			
	Less than \$25,000.00	0.15%	0.15%
	\$25,000.00 or more, but less than \$50,000.00	0.25%	0.25%
	\$50,000.00 or more, but less than \$100,000.00	0.40%	0.40%
	\$100,000.00 or more, but less than \$250,000.00	0.50%	0.50%
	\$250,000.00 or more	0.60%	0.60%
Statement Savings ¹	\$0.01	0.30%	0.30%
Economy Savings ¹	\$50.00 average balance	0.05%	0.05%
Checking Accounts			
Premier Rewards Checking ^{2 3}			
	Less than \$10,000.00	0.20%	0.20%
	\$10,000.00 or more, but less than \$50,000.00	0.25%	0.25%
	\$50,000.00 or more	0.30%	0.30%
Health Savings Account ¹			
	Less than \$1,000.00	1.35%	1.36%
	\$1,000.00 or more, but less than \$10,000.00	1.65%	1.66%
	\$10,000.00 or more	2.10%	2.12%

Annual Percentage Yield = APY

The interest rate and annual percentage yield is subject to change without notice and may change after account opening.

¹ Minimum deposit to open account is \$25.00

² Minimum deposit to open account is \$50.00

³ To obtain a bonus rate and APY of 0.10% above the applicable tier, you must be enrolled in eStatements and post and clear at least 15 debit card (non-ATM) transactions each statement cycle



Certificate of Deposit & Individual Retirement (IRA) Accounts Rate Sheet

Effective April 16, 2024

Term	Minimum Balance to Open CD	Interest Rate	APY
91 Day ¹ (not available for IRA)	\$200.00	2.00%	2.01%
182 Day ¹ (not available for IRA)	\$200.00	2.10%	2.11%
12 Month ²	\$200.00	2.15%	2.15%
24 Month ³	\$200.00	2.25%	2.27%
36 Month ⁴	\$200.00	2.30%	2.32%
48 Month ⁴	\$200.00	2.40%	2.42%
60 Month ⁴	\$200.00	2.50%	2.52%
CD Specials			
5 Month ¹ (not available for IRA)	\$200.00	4.90%	4.97%
<small>Renewal rate will be 91 day rate we offer on the maturity date. Terms and features will be the same as the original CD.</small>			
15 Month ³	\$200.00	4.75%	4.83%
<small>Renewal rate will be 12 month rate we offer on the maturity date. Terms and features will be the same as the original CD.</small>			
Added Advantage Certificates			
18 Month ³ (with 1 Bump-up)	\$2,500.00	2.10%	2.12%
30 Month ⁴ (with 2 Bump-ups)	\$2,500.00	2.25%	2.27%

Annual Percentage Yield = APY

The annual percentage yield assumes interest remains on the deposit until maturity. A withdrawal will reduce earnings. A penalty may be imposed for early withdrawal based on the term of the certificate. A minimum penalty of \$25.00 may be imposed for early withdrawal.

- ¹ Early withdrawal penalty of 30 days interest
- ² Early withdrawal penalty of 91 days interest
- ³ Early withdrawal penalty of 182 days interest
- ⁴ Early withdrawal penalty of 365 days interest