

"Rate" refers to the interest rate, and "APY" refers to the annual percentage yield.

Account Type		Minimum Balance	Rate	APY
Checking and Savings*	Interest Checking - Personal	Less than \$10,000	0.65%	0.65%
		\$10,000	0.70%	0.70%
		\$50,000	0.80%	0.80%
		\$100,000	0.90%	0.90%
		\$250,000	1.00%	1.00%
	Essential Savings - Personal	\$0	0.25%	0.25%
	Money Market - Personal and Commercial	Less than \$10,000	0.90%	0.90%
		\$10,000	0.90%	0.90%
		\$50,000	0.90%	0.90%
		\$100,000	0.90%	0.90%
		\$250,000	0.90%	0.90%
		\$500,000	0.90%	0.90%
		\$1,500,000	1.05%	1.06%
	IRA Savings - Individual	\$25	0.01%	0.01%
		\$100,000	0.01%	0.01%

*Rates subject to change without notice.

Term		Rate for Balances ≤ \$250,000	APY for Balances ≤ \$250,000	Rate for Balances > \$250,000	APY for Balances > \$250,000
Certificates of Deposit**	3 - Months	4.02%	4.10%	3.93%	4.00%
	6 - Months	4.02%	4.10%	3.93%	4.00%
	9 - Months	3.98%	4.05%	3.88%	3.95%
	12 - Months	3.93%	4.00%	3.83%	3.90%
	13 - Months	3.93%	4.00%	3.83%	3.90%
	18 - Months	3.69%	3.75%	3.59%	3.65%
	24 - Months	3.45%	3.50%	3.35%	3.40%
	36 - Months	3.45%	3.50%	3.35%	3.40%
	48 - Months	3.45%	3.50%	3.35%	3.40%
	60 - Months	3.20%	3.25%	3.11%	3.15%

**\$1,000.00 Minimum Deposit. APY cannot remain on CD; periodic payout of interest is required.