

"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	0.05%	0.05%
		\$10,000	0.05%	0.05%
		\$50,000	0.15%	0.15%
		\$100,000	0.25%	0.25%
		\$250,000	0.35%	0.35%
	Essential Savings - Personal	\$0	0.15%	0.15%
	Money Market - Personal and Commercial	Less than \$10,000	0.25%	0.25%
		\$10,000	0.25%	0.25%
		\$50,000	0.25%	0.25%
		\$100,000	0.25%	0.25%
		\$250,000	0.25%	0.25%
		\$500,000	0.25%	0.25%
		\$1,500,000	0.50%	0.50%
	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	3.64%	3.70%	3.54%	3.60%
	6 - Months	3.64%	3.70%	3.54%	3.60%
	9 - Months	3.64%	3.70%	3.54%	3.60%
	12 - Months	3.59%	3.65%	3.49%	3.55%
	13 - Months	3.59%	3.65%	3.49%	3.55%
	18 - Months	3.49%	3.55%	3.40%	3.45%
	24 - Months	3.40%	3.45%	3.30%	3.35%
	36 - Months	3.35%	3.40%	3.25%	3.30%
	48 - Months	3.30%	3.35%	3.20%	3.25%
	60 - Months	3.15%	3.20%	3.06%	3.10%

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