

"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%
IRA Savings - Individual	\$1,500,000	0.50%	0.50%	
	\$25	0.01%	0.01%	
	\$100,000	0.01%	0.01%	

\*Rates subject to change without notice.

Term	Rate for Balances	APY for Balances	Rate for Balances	APY for Balances
	≤ \$250,000	≤ \$250,000	> \$250,000	> \$250,000
3 - Months	3.40%	3.45%	3.30%	3.35%
6 - Months	3.54%	3.60%	3.45%	3.50%
9 - Months	3.54%	3.60%	3.45%	3.50%
12 - Months	3.54%	3.60%	3.45%	3.50%
13 - Months	3.54%	3.60%	3.45%	3.50%
18 - Months	3.45%	3.50%	3.35%	3.40%
24 - Months	3.35%	3.40%	3.25%	3.30%
36 - Months	3.30%	3.35%	3.20%	3.25%
48 - Months	3.25%	3.30%	3.15%	3.20%
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.