



**CD Specials:**

\$1,000 minimum deposit to open. Deposits over \$1 million are subject to approval. A penalty may be assessed for early withdrawal. Promotion may be discontinued at any time.

Choice of Terms	Rate/APY%	Renewal CD Type
7 Months	<b>3.44/3.50</b>	6 - 11 Months
13 Months	<b>3.24/3.30</b>	12 - 17 Months
19 Months	<b>3.10/3.15</b>	18 - 23 Months
30 Months	<b>2.90/2.95</b>	24 - 35 Months

*CD Specials are promotional interest rates and apply to the initial term only. At maturity, the special rate CD will automatically renew into a standard rate CD for the exact term at the non-special interest rate and APY in effect on maturity.*

**Standard Certificates of Deposit:**

Deposits over \$1 million are subject to approval. A penalty may be assessed for early withdrawal.

Choice of Terms	\$1,000 + Rate/APY %	\$90,000 + Rate/APY %	Renewal CD Type
6 - 11 Months	<b>3.00/3.05</b>	<b>3.00/3.05</b>	6 - 11 Months

**High Yield Money Market:**

\$25 initial deposit to open. \$1,000 minimum<sup>1</sup> to avoid \$10 service charge. *Not available for IRAs or Business.* Promotion may be discontinued at any time.

\$0 - \$89,999	Interest Rate/APY% <b>1.24/1.25</b>
\$90,000 - \$249,999	Interest Rate/APY% <b>1.49/1.50</b>
\$250,000 - \$499,999	Interest Rate/APY% <b>1.59/1.60</b>
\$500,000 +	Interest Rate/APY% <b>1.98/2.00</b>

**Effective 3/1/2026 and subject to change.** Interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million are subject to approval. Service charges or withdrawals will reduce earnings. Please ask us for details.

<sup>1</sup>Daily Balance

**Interest Checking:**

\$25 initial deposit to open. \$5,000 minimum average daily balance, or \$50,000 in eligible accounts, to avoid \$12 service charge.

\$0- \$99,999	Interest Rate/APY% <b>0.10/0.10</b>
\$100,000- \$249,999	Interest Rate/APY% <b>0.15/0.15</b>
\$250,000 +	Interest Rate/APY% <b>0.25/0.25</b>

**Indexed Money Market:**

\$25,000 required to open and avoid \$10 monthly service charge. \$100,000 minimum<sup>1</sup> to earn interest.

*Not available for IRAs.*

\$100,000 +	Interest Rate/APY% <b>2.62/2.66</b>
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*The interest rate is calculated at 70% of the Federal Funds rate in effect, as published by the Federal Reserve. Rate may change at any time without notice.*

**Money Market:**

\$25 initial deposit to open. \$1,000 minimum<sup>1</sup> to earn interest and avoid \$10 service charge.

\$1,000 - \$14,999	Interest Rate/APY% <b>0.15/0.15</b>
\$15,000 +	Interest Rate/APY% <b>0.20/0.20</b>

**Start Savings:**

\$25 initial deposit. No minimum to earn blended rate interest. No monthly service charge. Checking account required to open.

\$0 - \$500	Interest Rate/APY% <b>4.88/5.00</b>
\$500.01 - \$1,000	Interest Rate/APY% <b>2.47/2.50</b>
\$1,000 +	Interest Rate/APY% <b>0.10/0.10</b>

**Savings:**

\$25 initial deposit to open. \$100 minimum<sup>1</sup> to earn interest and avoid \$3 service charge.

\$100 +	Interest Rate/APY% <b>0.10/0.10</b>
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