**Stellar Plus Checking:**
$25 minimum to open. Service charge based on average daily balances each month.

<table>
<thead>
<tr>
<th>Service charge if either of the two qualifiers are met:</th>
<th>Min Average Balance in Stellar Plus*</th>
<th>Min Average Balance in Related Accounts*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$20,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>$3</td>
<td>$10,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>$8</td>
<td>Less Than $10,000</td>
<td>Less than $50,000</td>
</tr>
</tbody>
</table>

A penalty may be assessed for early withdrawal.

**Fixed Rate Certificates of Deposit:**
$1,000 minimum to open ($500 minimum for minors). A penalty may be assessed for early withdrawal.

<table>
<thead>
<tr>
<th>Choice of Terms</th>
<th>$1,000 + Rate/APY %</th>
<th>$90,000 + Rate/APY %</th>
<th>Renewal Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 Days - 2 Months</td>
<td>N/A</td>
<td>0.10/0.10</td>
<td>14 Days - 2 Months</td>
</tr>
<tr>
<td>3 Months</td>
<td>4.74/4.85</td>
<td>4.74/4.85</td>
<td>3 Months</td>
</tr>
<tr>
<td>4 - 5 Months</td>
<td>4.74/4.85</td>
<td>4.74/4.85</td>
<td>4 - 5 Months</td>
</tr>
<tr>
<td>6 - 11 Months</td>
<td>0.15/0.15</td>
<td>0.20/0.20</td>
<td>6 - 11 Months</td>
</tr>
<tr>
<td>12 - 17 Months</td>
<td>0.20/0.20</td>
<td>0.25/0.25</td>
<td>12 - 17 Months</td>
</tr>
<tr>
<td>18 - 23 Months</td>
<td>0.20/0.20</td>
<td>0.25/0.25</td>
<td>18 - 23 Months</td>
</tr>
<tr>
<td>24 - 35 Months</td>
<td>0.20/0.20</td>
<td>0.25/0.25</td>
<td>24 - 35 Months</td>
</tr>
<tr>
<td>36 - 47 Months</td>
<td>0.20/0.20</td>
<td>0.25/0.25</td>
<td>36 - 47 Months</td>
</tr>
<tr>
<td>48 - 59 Months</td>
<td>0.25/0.25</td>
<td>0.30/0.30</td>
<td>48 - 59 Months</td>
</tr>
<tr>
<td>60 Months</td>
<td>0.30/0.30</td>
<td>0.35/0.35</td>
<td>60 Months</td>
</tr>
</tbody>
</table>

**High Yield Money Market Promotion:**
$25 minimum to open. $1,000 minimum to avoid $10 service charge. Not available for IRAs or Business clients. Product effective 10/19/2022. Promotion may be discontinued at any time.

<table>
<thead>
<tr>
<th>Amount</th>
<th>Interest Rate/APY%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $89,999</td>
<td>1.24/1.25</td>
</tr>
<tr>
<td>$90,000 - $249,999</td>
<td>1.49/1.50</td>
</tr>
<tr>
<td>$250,000 - $499,999</td>
<td>1.59/1.60</td>
</tr>
<tr>
<td>$500,000 +</td>
<td>1.98/2.00</td>
</tr>
</tbody>
</table>

**Money Market:**
$25 minimum to open. $1,000 minimum to earn interest and avoid $10 service charge.

<table>
<thead>
<tr>
<th>Amount</th>
<th>Interest Rate/APY%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 - $89,999</td>
<td>.15/0.15</td>
</tr>
<tr>
<td>$90,000 +</td>
<td>.20/0.20</td>
</tr>
</tbody>
</table>

**Gold Money Market:**
$25 minimum to open. $1,000 minimum to earn interest and avoid $10 service charge. *Not available for IRAs

<table>
<thead>
<tr>
<th>Amount</th>
<th>Interest Rate/APY%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 - $14,999</td>
<td>.25/0.25</td>
</tr>
<tr>
<td>$15,000 +</td>
<td>.30/0.30</td>
</tr>
</tbody>
</table>

**Savings:**
$25 minimum to open. $100 minimum to earn interest and avoid $3 service charge.

<table>
<thead>
<tr>
<th>Amount</th>
<th>Interest Rate/APY%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 +</td>
<td>.10/0.10</td>
</tr>
</tbody>
</table>

**Minor Savings:**
$10 minimum to open and earn interest. No monthly service charge.

<table>
<thead>
<tr>
<th>Amount</th>
<th>Interest Rate/APY%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10 +</td>
<td>0.99/1.00</td>
</tr>
</tbody>
</table>

**Consumer Deposit Rates**
All Regions

**Effective 8/23/2023 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.

† Eligible checking accounts include Free, Green, Stellar Plus or Select Checking

*Qualifiers for Stellar Plus Checking service charge calculation
**Business Deposit Rates**

**All Regions**

**Business Interest Checking:**
$100 minimum to open. $1,000 minimum to earn interest.
$2,000 minimum to avoid $15 service charge.

- **$1,000 - $9,999**
  - Interest Rate/APY%: .15/0.15

- **$10,000 +**
  - Interest Rate/APY%: .25/0.25

**Business Savings:**
$25 minimum to open. $100 minimum to earn interest and avoid $5 monthly service charge.

- **Interest Rate/APY%: .40/0.40**

**Business Money Market:**
$100 minimum to open. $1,000 minimum to earn interest and avoid $12 monthly service charge.

- **$1,000 - $89,999**
  - Interest Rate/APY%: .80/0.80

- **$90,000 +**
  - Interest Rate/APY%: .90/0.90

**Business Premium Money Market:**
$100 minimum to open. $1,000 minimum to earn interest and avoid $12 monthly service charge. Maximum $100,000 deposit per client.

- **$1,000 - $14,999**
  - Interest Rate/APY%: .80/0.80

- **$15,000+**
  - Interest Rate/APY%: .99/1.00

**Fixed Rate Certificates of Deposit:**
$1,000 minimum to open ($500 minimum for minors). A penalty may be assessed for early withdrawal.

- **14 Days - 2 Months**
  - Without Eligible Checking: Rate/APY %: N/A
  - With Eligible Checking: Rate/APY %: 0.10/0.10
  - Renewal Term: 14 Days - 2 Months

- **3 Months**
  - Without Eligible Checking: Rate/APY %: 4.74/4.85
  - With Eligible Checking: Rate/APY %: 4.74/4.85
  - Renewal Term: 3 Months

- **4 - 5 Months**
  - Without Eligible Checking: Rate/APY %: 4.74/4.85
  - With Eligible Checking: Rate/APY %: 4.74/4.85
  - Renewal Term: 4 - 5 Months

- **6 - 11 Months**
  - Without Eligible Checking: Rate/APY %: 0.15/0.15
  - With Eligible Checking: Rate/APY %: 0.20/0.20
  - Renewal Term: 6 - 11 Months

- **12 - 17 Months**
  - Without Eligible Checking: Rate/APY %: 0.20/0.20
  - With Eligible Checking: Rate/APY %: 0.25/0.25
  - Renewal Term: 12 - 17 Months

- **18 - 23 Months**
  - Without Eligible Checking: Rate/APY %: 0.20/0.20
  - With Eligible Checking: Rate/APY %: 0.25/0.25
  - Renewal Term: 18 - 23 Months

- **24 - 35 Months**
  - Without Eligible Checking: Rate/APY %: 0.20/0.20
  - With Eligible Checking: Rate/APY %: 0.25/0.25
  - Renewal Term: 24 - 35 Months

- **36 - 47 Months**
  - Without Eligible Checking: Rate/APY %: 0.20/0.20
  - With Eligible Checking: Rate/APY %: 0.25/0.25
  - Renewal Term: 36 - 47 Months

- **48 - 59 Months**
  - Without Eligible Checking: Rate/APY %: 0.25/0.25
  - With Eligible Checking: Rate/APY %: 0.30/0.30
  - Renewal Term: 48 - 59 Months

- **60 Months**
  - Without Eligible Checking: Rate/APY %: 0.30/0.30
  - With Eligible Checking: Rate/APY %: 0.35/0.35
  - Renewal Term: 60 Months

**CD Specials:**
$1,000 minimum to open ($500 minimum for minors). A penalty may be assessed for early withdrawal.

- **3 Months**
  - Amount: $1,000 - $1,000,000
  - Without Eligible Checking: Rate/APY %: 4.74/4.85
  - With Eligible Checking: Rate/APY %: 4.74/4.85

- **13 Months**
  - Amount: $1,000 - $1,000,000
  - Without Eligible Checking: Rate/APY %: 4.78/4.90
  - With Eligible Checking: Rate/APY %: 4.88/5.00

Product effective 7/1/2021 and subject to change.

**Effective 8/23/2023 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.

† Eligible checking accounts include Simple Business or Business Interest Checking

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