

# **Deposit Rates Sheet**

## **Checking and Savings Account Rates**

| Product Type                     | Minimum Balance                   | Interest Rate/APY |
|----------------------------------|-----------------------------------|-------------------|
| Regular Checking                 | No Minimum Balance Not Applicable |                   |
| NOW Checking ***                 | \$1,000.00                        | 0.10%**           |
| Super NOW Checking ***           | \$2,500.00                        | 0.10%**           |
| Statement Savings & Kids Klub*** | \$10.00 to earn interest          | 0.15%**           |
| Christmas & Vacation Clubs***    | \$10.00 to earn interest          | 0.15%**           |

### **Money Market Rates\*\*\***

| Tier Balance                 | Interest Rate | APY     |
|------------------------------|---------------|---------|
| \$10.00 to \$49,999.99       | 0.10%         | 0.10%** |
| \$50,000 to \$99,999.99      | 0.15%         | 0.15%** |
| \$100,000.00 to \$249,999.99 | 0.15%         | 0.15%** |
| \$250,000.00 to \$499,999.99 | 0.20%         | 0.20%** |
| \$500,000.00 to \$999,999.99 | 0.25%         | 0.25%** |
| \$1,000,000.00 and above     | 0.25%         | 0.25%** |

APY- Annual Percentage Yield. APY accurate as of 06/16/2021 Business Day.

\*\*This rate may change after the account is opened.

\*\*\*Fees could reduce the earning on these accounts.

\*\*\*\* There is a penalty for early withdrawal from Certificates of Deposit/IRAs.





### **Certificate of Deposit Rates** \*\*\*\*

| Term      | Interest Rate | APY   | Minimum Balance |
|-----------|---------------|-------|-----------------|
| 6 Months  | 0.100%        | 0.10% | \$1,000.00      |
| 12 Months | 0.250%        | 0.25% | \$1,000.00      |
| 18 Months | 0.250%        | 0.25% | \$1,000.00      |
| 21 Months | 0.300%        | 0.30% | \$1,000.00      |
| 24 Months | 0.300%        | 0.30% | \$1,000.00      |
| 30 Months | 0.300%        | 0.30% | \$1,000.00      |
| 36 Months | 0.350%        | 0.35% | \$1,000.00      |
| 48 Months | 0.350%        | 0.35% | \$1,000.00      |
| 60 Months | 0.400%        | 0.40% | \$1,000.00      |

#### **Individual Retirement Account Rates** \*\*\*\*

| Term      | Interest Rate | APY   | Minimum Balance |
|-----------|---------------|-------|-----------------|
| 18 Months | 0.250%        | 0.25% | \$250.00        |
| 24 Months | 0.300%        | 0.30% | \$250.00        |
| 30 Months | 0.300%        | 0.30% | \$250.00        |
| 36 Months | 0.350%        | 0.35% | \$250.00        |
| 48 Months | 0.350%        | 0.35% | \$250.00        |
| 60 Months | 0.400%        | 0.40% | \$250.00        |

APY- Annual Percentage Yield. APY accurate as of 06/16/2021 Business Day.

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\*\*\*Fees could reduce the earning on these accounts.

\*\*\*\* There is a penalty for early withdrawal from Certificates of Deposit/IRAs.



