



# DEPOSIT RATE SHEET

Rates accurate as of 9/1/2021

## CHECKING

### Optimum Return

Balance of	APY	Interest Rate
\$500,000 +	0.35%	0.35%
\$125,000 to \$499,999.99	0.30%	0.30%
\$75,000 to \$124,999.99	0.25%	0.25%
\$50,000 to \$74,999.99	0.20%	0.20%
\$25,000 to \$49,999.99	0.10%	0.10%
\$2,500 to \$24,999.99	0.05%	0.05%

### High Interest Checking

Balance of	APY	Interest Rate
\$1,500 +	0.10%	0.10%
\$0.00-\$1,499.99*	0.05%	0.05%

### 50+ Checking

Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

### Direct Free Checking

Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

### Totally Free Checking

No minimum balance\*, non-interest bearing

## BUSINESS CHECKING

### Business Interest Checking

Balance of	APY	Interest Rate
\$1,500 +	0.05%	0.05%
\$0.00-\$1,499.99*	0.05%	0.05%

### Commercial and Totally Free Business Checking

No minimum balance\*, non-interest bearing

## SAVINGS

### Savings

Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

### Christmas Club Savings

Balance of	APY	Interest Rate
No minimum balance*	0.10%	0.10%

## HEALTH SAVINGS ACCOUNT

### Health Savings Account (HSA)

Minimum Deposit	APY	Interest Rate
No minimum balance*	0.35%	0.35%

## CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	0.10%	0.10%
182 Days**	\$1,000.00	0.15%	0.15%
12 Months**	\$1,000.00	0.20%	0.20%
60 Months**	\$5,000.00	0.45%	0.45%

### Exchange Rate CD

Option to change interest rate once during CD term

Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	0.20%	0.00%
30 Months**	\$1,000.00	0.30%	0.30%
36 Months**	\$1,000.00	0.30%	0.30%
60 Months**	\$5,000.00	0.40%	0.40%

### Build Your Own CD

Add to... Withdraw From... Exchange Rate

Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	0.25%	0.25%

## IRA CERTIFICATES

### Fixed Rate IRA\*\*

Choose from 18, 30, 36, or 60 month Certificate of Deposit

### Variable Rate IRA

Term	Minimum Deposit	APY	Interest Rate
N/A	\$100.00	0.35%	0.35%

APY - Annual Percentage Yield

Fees could reduce earnings on accounts.

Rates may change after account is opened. We may change rates at any time.

\*\$25 minimum deposit to open.

\*\*Substantial penalty for early withdrawal.

