

Rates accurate as of 2/2/2023

## CHECKING

Optimum Return ^		
Balance of	APY	Interest Rate
\$500,000 +	1.71%	1.70%
\$125,000 to \$499,999.99	1.56%	1.55%
\$75,000 to \$124,999.99	1.41%	1.40%
\$50,000 to \$74,999.99	1.26%	1.25%
\$25,000 to \$49,999.99	1.16%	1.15%
\$2,500 to \$24,999.99	1.06%	1.05%

High Interest Checking ^		
Balance of	APY	Interest Rate
\$1,500 +	0.25%	0.25%
\$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^

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

#### Simply Free Checking

No minimum balance\*, non-interest bearing

### **BUSINESS CHECKING**

Business Interest Checking	<b>\</b>	
Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

# Commercial and Simply Free Business Checking

No minimum balance\*, non-interest bearing

SAVINGS		
Savings^		
Balance of	APY	Interest Rate
No minimum balance*	0.20%	0.20%

Christmas Club Savings^				
Balance of	APY	Interest Rate		
No minimum balance*	0.20%	0.20%		

### HEALTH SAVINGS ACCOUNT

APY - Annual Percentage Yield Fees could reduce earnings on accounts. ^Rates may change after account is opened. \*\$25 minimum deposit to open. \*\*Substantial penalty for early withdrawal.

Health Savings Account (HSA)^				
Minimum Deposit APY Interest Rate				
No minimum balance*	1.30%	1.30%		

## **CERTIFICATES OF DEPOSIT**

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	0.95%	0.95%
182 Days**	\$1,000.00	1.10%	1.10%
12 Months**	\$1,000.00	1.30%	1.30%
60 Months**	\$5,000.00	1.86%	1.85%

#### Exchange Rate CD^

Option to change interest rate once during CD term				
Term	Minimum Deposit	APY	Interest Rate	
18 Months**	\$1,000.00	1.46%	1.45%	
30 Months**	\$1,000.00	1.81%	1.80%	
36 Months**	\$1,000.00	1.91%	1.90%	
60 Months**	\$5,000.00	1.76%	1.75%	

Build Your Own CD^			
Add to Withdraw I	From Exchange Rate		
Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	1.71%	1.70%

#### IRA CERTIFICATES

## Fixed Rate IRA\*\* Choose from 18, 30, 36, or 60 month Certificate of Deposit

Variable Rate IRA <sup>^</sup>			
Term	Minimum Deposit	APY	Interest Rate
N/A	\$100.00	1.30%	1.30%



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