

Rates accurate as of 6/1/2023

Optimum Return ^			
Balance of	APY	Interest Rate	
\$500,000 +	2.02%	2.00%	
\$125,000 to \$499,999.99	1.87%	1.85%	
\$75,000 to \$124,999.99	1.71%	1.70%	
\$50,000 to \$74,999.99	1.56%	1.55%	
\$25,000 to \$49,999.99	1.46%	1.45%	
\$2,500 to \$24,999.99	1.36%	1.35%	
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^			
Balance of	APY	Interest Rate	
No minimum balance*	0.05%	0.05%	

Business Interest Checking	<u>'</u> ^			
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 Health Savings Account (HSA)^				
No minimum balance*	1.51%	1.50%		

30 Months**	\$1,000.00	2.01%	2.00%
36 Months**	\$1,000.00	1.91%	1.90%
60 Months**	\$5,000.00	1.76%	1.75%
Build Your Own CD	۸		
Add to Withdraw	From Exchange Rate		
Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	2.06%	2.05%
IRA CERTIFICATES			
F:d D-+- IDA**			
Fixed Rate IRA**			
Choose from 18, 30			
	, 36, or 60 month Certificate	of Deposit	•
Variable Rate IRA^	, 36, or 60 month Certificate	of Deposit	

\$100.00

Minimum Deposit

\$500.00

\$1,000.00

\$1,000.00

\$5,000.00

Minimum Deposit

\$1,000.00

Option to change interest rate once during CD term

APY

1.51%

1.61%

1.81%

1.86%

2.01%

1.51%

Interest Rate

1.50%

1.60%

1.80%

1.85%

Interest Rate

2.00%

CERTIFICATES OF DEPOSIT

Term

91 Days**

182 Days**

12 Months**

60 Months**

18 Months**

N/A

Exchange Rate CD^

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.

FDIC FDIC

1.50%