Rates accurate as of 9/7/2023

Optimum Return ^		
Balance of	APY	Interest Rate
\$500,000 +	2.17%	2.15%
\$125,000 to \$499,999.99	2.02%	2.00%
\$75,000 to \$124,999.99	1.81%	1.80%
\$50,000 to \$74,999.99	1.66%	1.65%
\$25,000 to \$49,999.99	1.56%	1.55%
\$2,500 to \$24,999.99	1.46%	1.45%
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	,^	
Balance of	APY	Interest Rate
No minimum balance*	0.25%	0.25%
Commercial and Simply Fro	ee Business	Checking

Savings^	ngs^		
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 ACCO	UNT	
Health Savings Account (H	SA)^	
Minimum Deposit	APY	Interest Rate
No minimum balance*	1.76%	1.75%

APY - Annual Percentage Yield

Fees could reduce earnings on accounts.

^Rates may change after account is opened.

*\$25 minimum deposit to open.



Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	1.51%	1.50%
182 Days**	\$1,000.00	1.61%	1.60%
12 Months**	\$1,000.00	2.01%	2.00%
60 Months**	\$5,000.00	2.01%	2.00%
Exchange Rate CD^			
Option to change inte	erest rate once during CD t	erm	
Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	2.11%	2.10%
30 Months**	\$1,000.00	2.01%	2.00%
36 Months**	\$1,000.00	4.04%	4.00%
60 Months**	\$5,000.00	1.91%	1.90%
Build Your Own CD^			
Add to Withdraw Fr	om Exchange Rate		
Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	2.06%	2.05%
Special Term CD			
Term	Minimum Deposit	APY	Interest Rate
9 Months**	\$2,500.00	5.07%	5.01%
25 Months**	\$2,500.00	4.30%	4.25%
IRA CERTIFICATES			

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

Minimum Deposit

\$100.00

APY

1.76%

Interest Rate

1.75%

Variable Rate IRA^

Term

N/A

^{**}Substantial penalty for early withdrawal.