

Rates accurate as of 9/29/2022

Optimum Return ^		
Balance of	APY	Interest Rate
\$500,000 +	0.65%	0.65%
\$125,000 to \$499,999.99	0.60%	0.60%
\$75,000 to \$124,999.99	0.50%	0.50%
\$50,000 to \$74,999.99	0.40%	0.40%
\$25,000 to \$49,999.99	0.30%	0.30%
\$2,500 to \$24,999.99	0.25%	0.25%
High Interest Checking ^		
Balance of	APY	Interest Rate
\$1,500 +	0.15%	0.15%
\$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%

No minimum balance\*, non-interest bearing

BUSINESS CHECKING				
Business Interest Checking^				
Balance of	APY	Interest Rate		
No minimum balance*	0.05%	0.05%		
Commercial and Simply Free Business Checking				
No minimum halance* non-ir	nterest hei	arina		

SAVINGS		
Savings^		
Balance of	APY	Interest Rate
No minimum balance*	0.10%	0.10%
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*	0.40%	0.40%	

## 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.

CERTIFICATES OF I	DEPOSIT		
Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	0.20%	0.20%
182 Days**	\$1,000.00	0.35%	0.35%
12 Months**	\$1,000.00	0.45%	0.45%
60 Months**	\$5,000.00	0.65%	0.65%
Exchange Rate CD^			
Option to change int	terest rate once during CD	term	
Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	0.45%	0.45%
30 Months**	\$1,000.00	0.50%	0.50%
36 Months**	\$1,000.00	0.50%	0.50%
60 Months**	\$5,000.00	0.60%	0.60%
Build Your Own CD <sup>^</sup>	<b>\</b>		
Add to Withdraw F	rom Exchange Rate		
Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	0.40%	0.40%

IRA CERTIFICAT	ES		
Fixed Rate IRA**			
Choose from 18,	30, 36, or 60 month Certificate	of Deposi	t
Variable Rate IR	4^		
Term	Minimum Deposit	APY	Interest Rate
N/Δ	\$100.00	0.40%	0.40%

