



## Rate Chart

### Certificate of Deposit Accounts

Account Name	Min Opening Deposit	Min Balance for APY	Interest Rate	APY
6 Month Certificate of Deposit*	\$250	\$250	2.57%	2.60%
1 Year Certificate of Deposit*	\$250	\$250	2.27%	2.30%
2 Year Certificate of Deposit*	\$250	\$250	3.34%	3.40%
3 Year Certificate of Deposit*	\$250	\$250	2.86%	2.90%

\* A penalty may be imposed for early withdrawal.

### Checking and Savings Accounts

Account Name	Min Opening Deposit	Min Balance for APY	Interest Rate	APY
Business Interest Bearing Checking**	\$25.00	\$0.01	0.50%	0.50%
Personal Interest Bearing Checking**	\$25.00	\$2,500.00	0.50%	0.50%
Money Market Checking**	\$25.00	\$0.01		
Your Daily Balance:				
.01 - 24,999.99			0.65%	0.65%
25,000.00 - 99,999.99			0.90%	0.90%
100,000.00 - 249,999.99			1.19%	1.20%
250,000.00 and up			2.51%	2.54%
Regular Savings**	\$25.00	\$0.01	0.35%	0.35%
IRA Savings**	\$50.00	\$0.01	2.51%	2.54%
Health Savings Account (HSA)**	\$50.00	\$0.01	0.50%	0.50%

\*\* The interest rate and the APY may change after account opening.  
Fees could reduce earnings on the account.

Interest Rate and APY (Annual Percentage Yield) are current as of September 1, 2023.