



Deposit Products & Rates

Account Name	Min Opening Deposit	Min Balance for APY	Interest Rate	APY
Free Checking (personal or business)	\$25	NA	NA	NA
High Yield Savings* Your Daily Balance:	\$25	\$0.01		
\$0.01 - \$4,999.99			0.28%	0.28%
\$5,000 - \$49,999.99			0.55%	0.55%
\$50,000 - \$99,999.99			1.10%	1.11%
\$100,000 - \$249,999.99			1.65%	1.66%
\$250,000 - \$499,999.99			2.75%	2.79%
\$500,000 and up			4.00%	4.08%
Higher Yield CDs** (certificates of deposit)	\$250	\$250		
3 Month CD			4.59%	4.70%
6 Month CD			4.25%	4.34%
1 Year CD			3.16%	3.21%
2 Year CD			2.71%	2.75%
3 Year CD			2.62%	2.65%
Health Savings Account (HSA)*	\$25	\$0.01	0.50%	0.50%

* The interest rate and the APY may change after account opening.

Fees could reduce earnings on the account.

** A penalty may be imposed for early withdrawal.

Interest Rate and APY (Annual Percentage Yield) are current as of October 1, 2024.