



## 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	2.03%	2.05%
1 Year Certificate of Deposit*	\$250	\$250	2.13%	2.15%
2 Year Certificate of Deposit*	\$250	\$250	3.10%	3.15%
3 Year Certificate of Deposit*	\$250	\$250	2.71%	2.75%

\* 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	0.45%	0.45%
Personal Interest Bearing Checking**	\$25.00	\$2,500.00	0.45%	0.45%
Money Market Checking**	\$25.00	\$0.01		
Your Daily Balance:				
.01 - 24,999.99			0.50%	0.50%
25,000.00 - 99,999.99			0.75%	0.75%
100,000.00 - 249,999.99			1.04%	1.05%
250,000.00 and up			2.26%	2.29%
Regular Savings**	\$25.00	\$0.01	0.25%	0.25%
IRA Savings**	\$50.00	\$0.01	2.26%	2.29%
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 March 1, 2023**