



Interest Rates and Annual Percentage Yields are current as of October 10th, 2023

Accounts		Interest Rate	APY <sup>a</sup>	Minimum Opening Deposit	Account Requirements	Interest Compounding & Crediting
Free Checking		0.00%	0.00%	\$100.00	No minimum balance No monthly maintenance fee	None
Basic Interest Checking*		0.05%	0.05%	\$200.00	\$200 minimum balance \$5 monthly maintenance fee & \$.20 per debit if balance drops below \$200 any day of your monthly statement cycle	Monthly
Advantage Checking*				\$100.00	\$10,000 minimum balance in total consumer deposits and/or loans outstanding \$10 monthly maintenance fee if combined balance drops below \$10,000 any day during your monthly statement cycle	Monthly
Daily Balance of:	Up to \$49,999.99	0.05%	0.05%			
	\$50,000.00 - 99,999.99	0.10%	0.10%			
	\$100,000.00 & up	0.20%	0.20%			
Primetime Checking*				\$100.00	Available to those age 50 or older \$1,500 minimum balance in total consumer deposits \$10 monthly maintenance fee if total deposits drops below \$1,500 any day during your monthly statement cycle	Monthly
Daily Balance of:	Up to \$24,999.99	0.05%	0.05%			
	\$25,000.00 - 49,999.99	0.10%	0.10%			
	\$50,000.00 - 99,999.99	0.15%	0.15%			
	\$100,000.00 - 249,999.99	0.20%	0.20%			
	\$250,000.00 & up	0.30%	0.30%			
Health Savings Account*		1.00%	1.00%	\$0.00	Must meet HSA qualifications No minimum balance No monthly maintenance fee	Monthly
Prestige Savings*				\$50.00	\$50 minimum balance \$5 quarterly maintenance fee if balance drops below \$50 any day during your quarterly statement cycle	Quarterly
Daily Balance of:	Up to \$24,999.99	0.05%	0.05%			
	\$25,000.00 - 49,999.99	0.10%	0.10%			
	\$50,000.00 - 99,999.99	0.15%	0.15%			
	\$100,000.00 & up	0.25%	0.25%			
Primetime Savings*				\$50.00	Available to those age 50 or older \$1,500 minimum balance in total consumer deposits <sup>1</sup> \$50 minimum balance \$5 quarterly maintenance fee if balance drops below \$50 any day during your quarterly statement cycle	Quarterly
Daily Balance of:	Up to \$49,999.99	0.15%	0.15%			
	\$50,000.00 - 99,999.99	0.25%	0.25%			
	\$100,000.00 - 249,999.99	0.30%	0.30%			
	\$250,000.00 & up	0.40%	0.40%			
Young Ones Savings *		0.30%	0.30%	\$10.00	No minimum balance No monthly service charge <sup>2</sup>	Quarterly
Blue Chip MMDA*				\$25,000.00	\$25,000 minimum balance \$10 monthly maintenance fee if balance drops below \$25,000 any day during your monthly statement cycle	Monthly
Daily Balance of:	Up to \$24,999.99	0.90%	0.90%			
	\$25,000.00 - \$99,999.99	1.10%	1.10%			
	\$100,000.00 - 249,999.99	1.30%	1.31%			
	\$250,000.00 & up	1.50%	1.51%			
Certificate of Deposit** & IRAs**						
	3 Month	0.10%	0.10%	\$1,000.00	\$1,000 minimum balance	At maturity
	6 Month	0.20%	0.20%	\$1,000.00	\$1,000 minimum balance	At maturity
	12 Month	0.25%	0.25%	\$1,000.00	\$1,000 minimum balance	Semi-annually
	24 Month	0.35%	0.35%	\$1,000.00	\$1,000 minimum balance	Semi-annually
	36 Month	0.50%	0.50%	\$1,000.00	\$1,000 minimum balance	Semi-annually
	48 Month	0.60%	0.60%	\$1,000.00	\$1,000 minimum balance	Semi-annually
	18 Month Add-on IRA only	0.40%	0.40%	\$100.00	\$100 minimum balance	Semi-annually
	7 Month Special	5.07%	5.12%	\$5,000.00	\$5,000 minimum balance	At maturity
	10 Month Special	5.33%	5.41%	\$5,000.00	\$5,000 minimum balance	Semi-annually

Fees could reduce earnings on the account.

<sup>a</sup>Annual Percentage Yield

\*The interest rate and annual percentage yield may change after opening.

\*\*A penalty may be imposed for early withdrawal.

<sup>1</sup> To maintain Primetime club membership

<sup>2</sup> This account is available to anyone 17 years old or younger

**Balance Computation Method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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