

Interest Rates & Annual Percentage Yields are current as of **December 3, 2018**

Account Product		Interest Rate	APY ^a	Minimum Opening Deposit	Account Requirements	Interest Compounding & Crediting
Free Checking		0.00%	0.00%	\$100.00	No Minimum Balance No Monthly Service Charge	None
Basic Interest Checking*		0.10%	0.10%	\$200.00	\$200 Minimum Balance \$5 Monthly Service Charge & \$.20 per debit if minimum balance falls below \$200	Monthly
Advantage Checking*				\$100.00	\$10,000 Minimum Balance in total bank deposits & loans \$10 Monthly Service Charge if minimum combined balance falls below \$10,000	Monthly
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 & up	0.35%	0.35%			
Primetime Checking*				\$100.00	\$1,500 Minimum Balance in total bank deposits \$10 Monthly Service Charge if minimum combined balance falls below \$1,500	Monthly
Daily Balance of:	Up to \$24,999.99	0.20%	0.20%			
	\$25,000.00-49,999.99	0.25%	0.25%			
	\$50,000.00-99,999.99	0.35%	0.35%			
	\$100,000.00-249,999.99	0.40%	0.40%			
	\$250,000.00 & up	0.50%	0.50%			
Health Savings Account*		0.80%	0.80%	\$0.00	Must Meet HSA Qualifications No Minimum Balance No Monthly Service Charge	Monthly
Prestige Savings* [†]				\$50.00	\$50 Minimum Balance \$5 Quarterly Maintenance fee if balance falls below \$50	Quarterly
Daily Balance of:	Up to \$24,999.99	0.10%	0.10%			
	\$25,000.00-49,999.99	0.20%	0.20%			
	\$50,000.00-99,999.99	0.30%	0.30%			
	\$100,000.00-249,999.99	0.40%	0.40%			
Primetime Savings* [†]				\$50.00	\$50 Minimum Account Balance \$1,500 Minimum Balance in total bank deposits \$5 Quarterly Maintenance fee if balance falls below \$50	Quarterly
Daily Balance of:	Up to \$49,999.99	0.30%	0.30%			
	\$50,000.00-99,999.99	0.40%	0.40%			
	\$100,000.00-249,999.99	0.45%	0.45%			
	\$250,000.00 & up	0.60%	0.60%			
Young Ones Savings* [†]		0.40%	0.40%	\$10.00	No Minimum Balance No Monthly Service Charge	Quarterly
Certificate of Deposit** & IRAs**						
	3 Month	0.35%	0.35%	\$1000.00	\$1,000 Minimum Balance	At Maturity
	6 Month	0.45%	0.45%	\$1000.00	\$1,000 Minimum Balance	At Maturity
	12 Month	0.55%	0.55%	\$1000.00	\$1,000 Minimum Balance	Semi-annually
	24 Month	0.70%	0.70%	\$1000.00	\$1,000 Minimum Balance	Semi-annually
	36 Month	0.85%	0.85%	\$1000.00	\$1,000 Minimum Balance	Semi-annually
	18 Month Add-on IRA only	0.60%	0.60%	\$100.00	\$100 Minimum Balance	Semi-annually
	13 Month Special	2.35%	2.36%	\$5000.00	\$5,000 Minimum Balance	Semi-annually
	39 Month Special	3.00%	3.02%	\$5000.00	\$5,000 Minimum Balance	Semi-annually

^aAnnual Percentage Yield

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

**A penalty may be imposed for early withdrawal.

[†]Federal regulation restricts the account holder's ability to make no more than six pre-authorized, automatic, online, or telephone transfers per month from a savings account.

Fees could reduce earnings on the account.

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.