Interest Rates and Annual Percentage Yields are current as of January 11th, 2024

|  | Accounts | Interest <br> Rate | APYa | 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 <br> \$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 ${ }^{1}$ $\$ 50$ minimum balance <br> \$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 ${ }^{2}$ | Quarterly |
| Blue Chip MMDA* |  |  |  | \$25,000.00 | $\$ 25,000$ minimum balance <br> $\$ 10$ 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 | 5.02\% | 5.07\% | \$5,000.00 | \$5,000 minimum balance | At maturity |
|  | 17 Month Special | 4.25\% | 4.30\% | \$5,000.00 | \$5,000 minimum balance | Semi-annually |

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## 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.


[^0]:    Fees could reduce earnings on the account.
    ${ }^{\text {a Annual }}$ Percentage Yield
    *The interest rate and annual percentage yield may change after opening.
    **A penalty may be imposed for early withdrawal.
    ${ }^{1}$ To maintain Primetime club membership
    ${ }^{2}$ This account is available to anyone 17 years old or younger

