



## CURRENT DEPOSIT RATES

Effective as of 11/23/2022

For Current Rate Information call (800) 735-2465 opt 2

### Checking Accounts<sup>1</sup>

	Rate	APY
Interest Checking Personal (Minimum Opening Deposit \$500)	0.05%	0.05%
Interest Checking Business (Minimum Opening Deposit \$500)	0.05%	0.05%
Rewards Checking Personal (Minimum Opening Deposit \$1,000)	0.05%	0.05%

### Money Market Personal<sup>2</sup>

(Minimum Opening Deposit \$1,000)	Rate	APY
\$.01 to \$2,499	0.15%	0.15%
\$2,500 to \$9,999	0.15%	0.15%
\$10,000 to \$24,999	0.15%	0.15%
\$25,000 to \$49,999	0.30%	0.30%
\$50,000 to 99,999	0.30%	0.30%
\$100,000 to \$499,999	0.40%	0.40%
\$500,000 to \$999,999	0.50%	0.50%
\$1,000,000 and up	0.75%	0.75%

### Money Market Business<sup>2</sup>

(Minimum Opening Deposit \$2,500)	Rate	APY
	0.75%	0.75%

### Savings Accounts<sup>3</sup>

(Minimum Opening Deposit \$100)	Rate	APY
Regular Savings (Minimum Opening Deposit \$500)	0.05%	0.05%
Business Savings (Minimum Opening Deposit \$25)	0.05%	0.05%
Trust Savings (In Trust For)	0.05%	0.05%

### Time Deposits<sup>4</sup>

(Minimum Opening Deposit \$1,000)
30-59 Days
60-89 Days
90-179 Days
180-364 Days
1-Year
18 Months
2 Years- 5 Years

All Auto Renewable

Rate	APY
0.25%	0.25%
0.25%	0.25%
0.50%	0.50%
2.50%	2.50%
3.00%	3.00%
3.25%	3.25%
3.00%	3.00%

### Individual Retirement Accts<sup>5</sup>

(Minimum Opening Deposit \$500)	Rate	APY
12 to 17 Months Fixed	1.00%	1.01%
18 to 35 Months Fixed	1.25%	1.26%
36 to 60 Months Fixed	1.50%	1.51%

<sup>1</sup> Interest is calculated using the simple interest method and credited to your account monthly.

<sup>2</sup> Interest is compounded daily and credited to your account monthly.

<sup>3</sup> Interest is compounded daily and credited to your account quarterly.

<sup>4</sup> Interest is calculated using the simple interest method and paid to you at maturity. Time Deposits are automatically renewed for the same term and the current rate at the time of renewal. Penalty may be imposed for early withdrawal.

<sup>5</sup> Interest is compounded daily and credited to your account quarterly.

Interest rate and Annual Percentage Yield (APY) is offered at the Bank's discretion and subject to change at any time without prior notice.

Must maintain the minimum balance needed for each tier in order to earn the disclosed APY.

The daily balance method is used to calculate interest on all deposit accounts. This method applies a daily periodic rate to the principal in the account each day.

Interest on your check deposit begins to accrue on the business day we receive credit for the deposit on all accounts.

If you close your account before interest is credited you will not receive the accrued interest.

Account subject to the terms and conditions and fees associated with maintaining the account.

Fees could reduce the earnings on the account. Please refer to your Deposit Account Agreement for more information.