



Personal Checking*

Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
Better Checking (\$10.00 minimum to open)	\$100.00	0.01%	0.01%
Senior Checking (\$10.00 minimum to open)	\$100.00	0.01%	0.01%
Premier Checking (\$10.00 minimum to open)	\$500.00	0.01%	0.01%
Premier Checking (\$10.00 minimum to open)	\$25,000.00	0.02%	0.02%
Premier Checking (\$10.00 minimum to open)	\$50,000.00	0.03%	0.03%
Mutual Benefits Checking (\$10.00 minimum to open)	\$1,000.00	0.01%	0.01%
Mutual Benefits Checking (\$10.00 minimum to open)	\$5,000.00	0.01%	0.01%
Mutual Benefits Checking (\$10.00 minimum to open)	\$10,000.00	0.01%	0.01%

*Checking Accounts are variable rate accounts. The interest rates and APYs may change at the discretion of the Bank. Fees could reduce the earnings.