All rates effective Friday, May 3, 2024 unless otherwise noted and are subject to change without notice.

## Certificates of Deposit* and IRA CDs*

| Product Name | Minimum Balance To <br> Earn Stated Apy | Interest Rate | Annual Percentage <br> Yield (APY) |
| :--- | :--- | :--- | :--- |
| 90 Day CD or IRA CD | $\$ 500.00$ | $0.10 \%$ | $0.10 \%$ |
| 6 Month CD or IRA CD | $\$ 500.00$ | $0.10 \%$ | $0.10 \%$ |
| 9 Month CD or IRA CD | $\$ 500.00$ | $4.65 \%$ | $4.75 \%$ |
| 11 Month CD or IRA CD | $\$ 500.00$ | $3.93 \%$ | $4.00 \%$ |
| 1 Year CD or IRA CD | $\$ 500.00$ | $3.69 \%$ | $3.75 \%$ |
| 1 1/2 Year (18 Month) | $\$ 500.00$ | $2.72 \%$ | $2.75 \%$ |
| CD or IRA CD | $2.47 \%$ | $2.50 \%$ |  |
| 2 Year CD or IRA CD | $\$ 500.00$ | $0.30 \%$ | $0.30 \%$ |
| 3 Year CD or IRA CD | $\$ 500.00$ | $0.30 \%$ | $0.30 \%$ |
| 4 Year CD or IRA CD | $\$ 500.00$ | $\$ 500.00$ | $0.30 \%$ |

*\$500.00 minimum to open Certificate of Deposit. A substantial interest penalty may be required for early withdrawals from Certificates of Deposit and IRA CDs. Contact a representative for further information regarding applicable fees and terms. Fees could reduce the earnings on the account.

## Certificates of Deposit*

| Product Name | Minimum Balance To <br> Earn Stated Apy | Interest Rate |
| :--- | :--- | :--- | | Annual Percentage |
| :--- |
| Yield (APY) |

${ }^{1}$ The 6 Month Add-On is not available for IRA CDs ${ }^{1}$ The 6 Month Add-On allows 1 penalty-free withdrawal during 6 month term following initial 7 days account is open. *A substantial interest penalty may be required for early withdrawals from Certificates of Deposit. Contact a representative for further information regarding applicable fees and terms. Fees could reduce the earnings on the account.

## Personal Checking*

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

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

## Personal Savings*

| Product Name | Minimum Balance To <br> Earn Stated Apy | Interest Rate | Annual Percentage <br> Yield (APY) |
| :--- | :--- | :--- | :--- |
| Everyday Savings <br> ( $\$ 10.00$ minimum to open) | $\$ 100.00$ | $0.10 \%$ | $0.10 \%$ |
| Everyday Savings <br> ( $\$ 10.00$ minimum to open) | $\$ 2,500.00$ | $0.10 \%$ | $0.10 \%$ |
| Everyday Savings <br> ( $\$ 10.00$ minimum to open) | $\$ 10,000.00$ | $0.15 \%$ | $0.15 \%$ |
| Everyday Savings <br> ( $\$ 10.00$ minimum to open) | $\$ 25,000.00$ | $0.20 \%$ | $0.20 \%$ |


| Product Name | Minimum Balance To <br> Earn Stated Apy | Interest Rate | Annual Percentage <br> Yield (APY) |
| :--- | :--- | :--- | :--- |
| Youth Savings <br> ( $\$ 1.00$ minimum to open) | $\$ 1.00$ | $0.20 \%$ | $0.20 \%$ |
| Goal-Setter <br> Savings/GOALS <br> ( $\$ 2.00$ minimum to open) | $\$ 2.00$ | $0.02 \%$ | $0.02 \%$ |

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

## Personal Money Market*

| Product Name | Minimum Balance To Earn Stated Apy | Interest Rate | Annual Percentage Yield (APY) |
| :---: | :---: | :---: | :---: |
| Everyday Money Market ( $\$ 500.00$ minimum to open) | \$1,000.00 | 0.15\% | 0.15\% |
| Everyday Money Market ( $\$ 500.00$ minimum to open) | \$10,000.00 | 0.15\% | 0.15\% |
| Everyday Money Market ( $\$ 500.00$ minimum to open) | \$25,000.00 | 0.20\% | 0.20\% |
| Everyday Money Market ( $\$ 500.00$ minimum to open) | \$100,000.00 | 0.20\% | 0.20\% |
| Everyday Money Market ( $\$ 500.00$ minimum to open) | \$250,000.00 | 0.25\% | 0.25\% |
| Premier Money Market ${ }^{1}$ (\$25,000.00 minimum to open) | \$25,000.00 | 0.20\% | 0.20\% |
| Premier Money Market ${ }^{1}$ ( $\$ 25,000.00$ minimum to open) | \$50,000.00 | 0.20\% | 0.20\% |
| Premier Money Market ${ }^{1}$ (\$25,000.00 minimum to open) | \$100,000.00 | 0.30\% | 0.30\% |
| Premier Money Market ${ }^{1}$ ( $\$ 25,000.00$ minimum to open) | \$250,000.00 | 0.40\% | 0.40\% |

*Money Market Accounts are variable rate accounts. The interest rates and APYs may change at the discretion of the Bank. Fees could reduce earnings.
${ }^{1}$ Premier Money Market requires an active and in good standing Premier Checking Account. Please refer to Account Details for details.

## Personal High Yield Savings*

| Product Name | Minimum Balance To Earn Stated Apy | Interest Rate | Annual Percentage Yield (APY) |
| :---: | :---: | :---: | :---: |
| High Yield Savings ( $\$ 100.00$ minimum to open) | \$100.00 | 0.01\% | 0.01\% |
| High Yield Savings ( $\$ 100.00$ minimum to open) | \$25,000.00 | 1.00\% | 1.00\% |
| High Yield Savings ( $\$ 100.00$ minimum to open) | \$50,000.00 | 1.98\% | 2.00\% |
| High Yield Savings ( $\$ 100.00$ minimum to open) | \$100,000.00 | 2.47\% | 2.50\% |
| High Yield Savings (\$100.00 minimum to open) | \$250,000.00 | 3.45\% | 3.50\% |
| High Yield Savings ( $\$ 100.00$ minimum to open) | \$500,000.00 | 3.93\% | 4.00\% |

*Variable-rate account. Offer may be discontinued at any time without notice. Fees may reduce earnings.

## Health Savings Account* - HSA

| Product Name | Minimum Balance To <br> Earn Stated Apy | Interest Rate | Annual Percentage <br> Yield (APY) |
| :--- | :--- | :--- | :--- |
| Health Savings Account <br> $(\$ 10.00$ minimum to open) | $\$ 0.01$ | $0.01 \%$ | $0.01 \%$ |
| Health Savings Account <br> ( $\$ 10.00$ minimum to open) | $\$ 500.00$ | $0.01 \%$ | $0.01 \%$ |
| Health Savings Account <br> $(\$ 10.00$ minimum to open) | $\$ 2,500.00$ | $0.05 \%$ | $0.05 \%$ |


| Product Name | Minimum Balance To <br> Earn Stated Apy | Interest Rate | Annual Percentage <br> Yield (APY) |
| :--- | :--- | :--- | :--- |
| Health Savings Account <br> $(\$ 10.00$ minimum to open) | $\$ 10,000.00$ | $0.15 \%$ | $0.15 \%$ |
| Health Savings Account <br> $(\$ 10.00$ minimum to open) | $\$ 25,000.00$ | $0.25 \%$ | $0.25 \%$ |

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

