



All rates effective Thursday, February 12, 2026 unless otherwise noted and are subject to change without notice.

Certificates of Deposit* and IRA CDs*

Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
90 Day CD or IRA CD	\$500.00	0.10%	0.10%
6 Month CD or IRA CD	\$500.00	3.49%	3.55%
9 Month CD or IRA CD	\$500.00	3.25%	3.30%
1 Year CD or IRA CD	\$500.00	3.06%	3.10%
1 1/2 Year (18 Month) CD or IRA CD	\$500.00	2.57%	2.60%
2 Year CD or IRA CD	\$500.00	2.33%	2.35%
3 Year CD or IRA CD	\$500.00	0.30%	0.30%
4 Year CD or IRA CD	\$500.00	0.30%	0.30%
5 Year CD or IRA CD	\$500.00	0.30%	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 Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
6 Month Add-on ¹ (\$500.00 minimum to open)	\$500.00	0.10%	0.10%

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 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.

Personal Savings*

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



Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
Youth Savings (\$1.00 minimum to open)	\$1.00	0.20%	0.20%
Goal-Setter Savings/GOALS (\$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	0.50%	0.50%
High Yield Savings (\$100.00 minimum to open)	\$50,000.00	1.24%	1.25%
High Yield Savings (\$100.00 minimum to open)	\$100,000.00	1.74%	1.75%
High Yield Savings (\$100.00 minimum to open)	\$250,000.00	2.72%	2.75%
High Yield Savings (\$100.00 minimum to open)	\$500,000.00	3.35%	3.40%

*Variable-rate account. Offer may be discontinued at any time without notice. The interest rates and APYs may change at the discretion of the Bank. Fees could reduce the earnings.

Health Savings Account* - HSA

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



Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
Health Savings Account (\$10.00 minimum to open)	\$10,000.00	0.15%	0.15%
Health Savings Account (\$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.