



All rates effective Tuesday, December 16, 2025 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	3.54%	3.60%
9 Month CD or IRA CD	\$500.00	3.30%	3.35%
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*



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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%



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*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	1.34%	1.35%
High Yield Savings (\$100.00 minimum to open)	\$100,000.00	1.83%	1.85%
High Yield Savings (\$100.00 minimum to open)	\$250,000.00	2.81%	2.85%
High Yield Savings (\$100.00 minimum to open)	\$500,000.00	3.54%	3.60%

*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 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%



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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.