



All rates effective Thursday, January 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	4.27%	4.35%
9 Month CD or IRA CD	\$500.00	3.78%	3.85%
1 Year CD or IRA CD	\$500.00	3.93%	4.00%
1 1/2 Year (18 Month) CD or IRA CD	\$500.00	2.72%	2.75%
2 Year CD or IRA CD	\$500.00	2.47%	2.50%
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.

Business Checking*



Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
Non-Profit Checking (\$10.00 minimum to open)	\$500.00	0.01%	0.01%
Non-Profit Checking (\$10.00 minimum to open)	\$25,000.00	0.01%	0.01%
Non-Profit Checking (\$10.00 minimum to open)	\$75,000.00	0.02%	0.02%
Non-Profit Checking (\$10.00 minimum to open)	\$250,000.00	0.02%	0.02%
IOLTA (\$10.00 minimum to open)	\$1,000.00	0.01%	0.01%
IOLTA (\$10.00 minimum to open)	\$100,000.00	0.01%	0.01%
IOLTA (\$10.00 minimum to open)	\$200,000.00	0.50%	0.50%

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

Business Savings*

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

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



Business Money Market*

Product Name	Minimum Balance To Earn Stated Apy	Interest Rate	Annual Percentage Yield (APY)
Everyday Business Money Market (\$500.00 minimum to open)	\$2,500.00	0.15%	0.15%
Everyday Business Money Market (\$500.00 minimum to open)	\$25,000.00	0.20%	0.20%
Everyday Business Money Market (\$500.00 minimum to open)	\$100,000.00	0.20%	0.20%
Everyday Business Money Market (\$500.00 minimum to open)	\$250,000.00	0.25%	0.25%
Premier Business Money Market ¹ (\$25,000.00 minimum to open)	\$25,000.00	0.20%	0.20%
Premier Business Money Market ¹ (\$25,000.00 minimum to open)	\$50,000.00	0.20%	0.20%
Premier Business Money Market ¹ (\$25,000.00 minimum to open)	\$100,000.00	0.30%	0.30%
Premier Business 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 Business Money Market requires an active and in good standing Business Checking Account. Please refer to Account Details for details.



Business High Yield Savings*

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