



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 <sup>1</sup> (\$500.00 minimum to open)	\$500.00	0.10%	0.10%

<sup>1</sup> The 6 Month Add-On is not available for IRA CDs <sup>1</sup> 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 <sup>1</sup> (\$25,000.00 minimum to open)	\$25,000.00	0.20%	0.20%
Premier Business Money Market <sup>1</sup> (\$25,000.00 minimum to open)	\$50,000.00	0.20%	0.20%
Premier Business Money Market <sup>1</sup> (\$25,000.00 minimum to open)	\$100,000.00	0.30%	0.30%
Premier Business Money Market <sup>1</sup> (\$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.

<sup>1</sup> 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	0.50%	.50%
Business High Yield Savings (\$100.00 minimum to open)	\$50,000.00	1.34%	1.35%
Business High Yield Savings (\$100.00 minimum to open)	\$100,000.00	1.83%	1.85%
Business High Yield Savings (\$100.00 minimum to open)	\$250,000.00	2.81%	2.85%
Business 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.