Rates accurate as of $\quad 5 / 2 / 2024$

| CHECKING |  |  |
| :---: | :---: | :---: |
| Optimum Return ^ |  |  |
| Balance of | APY | Interest Rate |
| \$500,000 + | 2.17\% | 2.15\% |
| \$125,000 to \$499,999.99 | 2.02\% | 2.00\% |
| \$75,000 to \$124,999.99 | 1.81\% | 1.80\% |
| \$50,000 to \$74,999.99 | 1.66\% | 1.65\% |
| \$25,000 to \$49,999.99 | 1.56\% | 1.55\% |
| \$2,500 to \$24,999.99 | 1.46\% | 1.45\% |
| High Interest Checking ^ |  |  |
| Balance of | APY | Interest Rate |
| \$1,500 + | 0.25\% | 0.25\% |
| \$0.00-\$1,499.99* | 0.05\% | 0.05\% |
| 50+ Checking ^ |  |  |
| Balance of | APY | Interest Rate |
| No minimum balance* | 0.05\% | 0.05\% |
| Direct Free Checking^ |  |  |
| Balance of | APY | Interest Rate |
| No minimum balance* | 0.05\% | 0.05\% |
| Simply Free Checking |  |  |
| No minimum balance*, no | rest be |  |


| BUSINESS CHECKING |  |  |
| :---: | :---: | :---: |
| Business Interest Checking^ |  |  |
| Balance of | APY | Interest Rate |
| No minimum balance* | 0.25\% | 0.25\% |
| Commercial and Simply Free Business Checking |  |  |
| No minimum balance*, non-interest bearing |  |  |
| SAVINGS |  |  |
| Savings^ |  |  |
| Balance of | APY | Interest Rate |
| No minimum balance* | 0.20\% | 0.20\% |
| Christmas Club Savings^ |  |  |
| Balance of | APY | Interest Rate |
| No minimum balance* | 0.20\% | 0.20\% |
| HEALTH SAVINGS ACCOUNT |  |  |
| Health Savings Account (HSA)^ |  |  |
| Minimum Deposit | APY | Interest Rate |
| No minimum balance* | 1.76\% | 1.75\% |

## APY - Annual Percentage Yield

Fees could reduce earnings on accounts.
$\wedge$ Rates may change after account is opened.
*\$25 minimum deposit to open.

USB Bank 800-397-9964
**Substantial penalty for early withdrawal.

CERTIFICATES OF DEPOSIT

| Term | Minimum Deposit | APY | Interest Rate |
| :--- | :---: | :---: | :---: |
| 91 Days** | $\$ 500.00$ | $1.51 \%$ | $1.50 \%$ |
| 182 Days** | $\$ 1,000.00$ | $1.61 \%$ | $1.60 \%$ |
| 12 Months** | $\$ 1,000.00$ | $4.75 \%$ | $4.65 \%$ |
| 60 Months** | $\$ 5,000.00$ | $2.01 \%$ | $2.00 \%$ |

## Exchange Rate CD^

| Option to change interest rate once during CD term |  |  |  |
| :--- | :---: | :---: | :---: |
| Term | Minimum Deposit | APY | Interest Rate |
| 18 Months** | $\$ 1,000.00$ | $2.31 \%$ | $2.30 \%$ |
| 30 Months** | $\$ 1,000.00$ | $3.33 \%$ | $3.30 \%$ |
| 36 Months** | $\$ 1,000.00$ | $3.02 \%$ | $3.00 \%$ |
| $\mathbf{6 0}$ Months** | $\$ 5,000.00$ | $1.91 \%$ | $1.90 \%$ |


| Build Your Own CD^ |  |  |  |
| :---: | :---: | :---: | :---: |
| Add to... Withdraw From... Exchange Rate |  |  |  |
| Term | Minimum Deposit | APY | Interest Rate |
| 24 Months** | \$500.00 | 2.06\% | 2.05\% |
| Special Term CD |  |  |  |
| Term | Minimum Deposit | APY | Interest Rate |
| 9 Months** | \$2,500.00 | 5.05\% | 4.99\% |
| 13 Month** | \$2,500.00 | 4.85\% | 4.79\% |
| 25 Months** | \$2,500.00 | 4.10\% | 4.06\% |

## IRA CERTIFICATES

