Rates accurate as of 5/2/2024

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%

No minimum balance\*, non-interest bearing

BUSINESS CHECKING				
Business Interest Checking	5^ <u> </u>			
Balance of	APY	Interest Rate		
No minimum balance*	0.25%	0.25%		
Commercial and Simply Fr	ee Business	Checking		
No minimum balance*, non-interest bearing				
SAVINGS				
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 ACCO	UNT			

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.

^Rates may change after account is opened.

\*\$25 minimum deposit to open.

\*\*Substantial penalty for early withdrawal.



**CERTIFICATES OF DEPOSIT** Term Minimum Deposit APY Interest Rate 91 Days\*\* 1.51% 1.50% \$500.00 182 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 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% 60 Months\*\* \$5,000.00 1.91% 1.90% **Build Your Own CD^** Add to... Withdraw From... Exchange Rate Minimum Deposit APY Interest Rate Term 24 Months\*\* \$500.00 2.06% 2.05% Special Term CD Term Minimum Deposit APY Interest Rate 9 Months\*\* 4.99% \$2,500.00 5.05% 13 Month\*\* \$2,500.00 4.85% 4.79% 25 Months\*\* \$2,500.00 4.10% 4.06% **IRA CERTIFICATES** Fixed Rate IRA\*\* Choose from 18, 30, 36, or 60 month Certificate of Deposit

Minimum Deposit

\$100.00

APY

1.76%

Interest Rate

1.75%

Variable Rate IRA^

Term

N/A