



Annual Percentage Yield Effective as of May 6, 2024

PERSONAL BANKING RATE SHEET

Certificates of Deposit				
Term	Without Checking		With Checking	
	Interest Rate	APY*	Interest Rate	APY*
3 Month	3.00%	3.04%	3.50%	3.56%
6 Month	3.20%	3.25%	3.70%	3.76%
10 Month	4.25%	4.33%	4.75%	4.85%
12 Month	3.50%	3.56%	3.75%	3.82%
18 Month	3.00%	3.04%	3.50%	3.56%
24 Month	2.95%	2.99%	3.45%	3.51%
36 Month	2.65%	2.68%	3.15%	3.20%
48 Month	2.25%	2.27%	2.75%	2.78%
60 Month	2.25%	2.27%	2.75%	2.78%

Additional Information: Minimum Balance to Open the Account: You must deposit \$1,000.00 (\$500.00 for minors or Individual Retirement Account Certificate of Deposits). Jumbo Certificates of Deposit: Minimum Balance to Open, \$100,000.00. Additional \$25 minimum deposits are also accepted to IRA certificates to a maximum of the current IRS annual contribution limit. Early withdrawals are subject to a penalty. Fees may reduce earnings. Clients with a checking account receive the "with Checking" rate; clients without a checking account receive the "without Checking" rate.

Jumbo Certificates of Deposit \$100,000 minimum				
Term	Without Checking		With Checking	
	Interest Rate	APY*	Interest Rate	APY*
3 Month	3.25%	3.30%	3.75%	3.82%
6 Month	3.95%	4.02%	4.45%	4.54%
10 Month	4.50%	4.59%	5.00%	5.12%
12 Month	4.00%	4.07%	4.50%	4.59%
18 Month	3.75%	3.82%	4.25%	4.33%
24 Month	3.70%	3.76%	4.20%	4.28%
36 Month	3.40%	3.45%	3.90%	3.97%
48 Month	2.60%	2.63%	3.10%	3.14%
60 Month	2.50%	2.53%	3.00%	3.04%

Checking Accounts		
	Interest Rate	APY*
HSA (Health Savings Account)	0.10%	0.10%
Prime Checking (50+ Years of Age)	0.01%	0.01%
Interest Plus Checking	\$0 - \$4,999	0.10%
	\$5,000 - \$19,999	0.50%
	\$20,000 - \$49,999	2.00%
	\$50,000 and above	2.50%

Additional Information: Minimum Balance to Open the Account: You must deposit \$100.00 to open a checking account. Variable Rate Accounts: Rate may change after account is open. Fees may reduce earnings. Prime Checking (50+ Years of Age): You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed APY. Interest Plus Checking only: You must maintain a minimum balance of \$1,000.00 in the account each day to avoid \$10.00 monthly fee. \$5 for paper statements per month.

Savings Accounts		
	Interest Rate	APY*
Regular Savings Account	0.10%	0.10%
Youth Savings Account	0.10%	0.10%
Education and IRA Savings Account	0.10%	0.10%

Additional Information: Minimum Balance to Open the Account: You must deposit \$100.00 to open a Regular Savings account. A Youth Savings account requires a minimum opening deposit of \$5.00. Regular Savings Account: A minimum balance fee of \$3 applies every statement cycle if the balance in the account falls below \$100 any day of the cycle. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed APY. Variable Rate Accounts: Rate may change after account is open. Fees may reduce earnings.

eMoney Maker		
	Interest Rate	APY*
\$0 - \$24,999	0.10%	0.10%
\$25,000 - \$49,999	0.15%	0.15%
\$50,000 - \$99,999	0.21%	0.21%
\$100,000 - \$249,999	0.26%	0.26%
\$250,000 - \$499,999	0.76%	0.76%
\$500,000 - \$999,999	1.15%	1.16%
\$1,000,000 and above	1.40%	1.41%

Additional Information: Minimum Balance to Open the Account: You must deposit \$100.00 to open an account. A minimum balance fee of \$10 applies every statement cycle if the balance in the account falls below \$1,000 any day of the cycle. Variable Rate Accounts: Rate may change after account is open. Fees may reduce earnings. Account requires electronic statement delivery (eStatements).

Apex Money Market		
	Interest Rate	APY*
\$0 - \$24,999	0.25%	0.25%
\$25,000 - \$49,999	2.00%	2.02%
\$50,000 - \$99,999	2.50%	2.53%
\$100,000 - \$249,999	3.95%	4.02%
\$250,000 - \$499,999	4.15%	4.23%
\$500,000 - \$999,999	4.35%	4.44%
\$1,000,000 and above	4.55%	4.65%

Additional Information: Minimum Balance to open the account: You must deposit \$25,000.00 to open an account. A minimum balance fee of \$25 applies every statement cycle if the balance in the account falls below \$25,000.00 any day of the cycle. Variable Rate Accounts: Rate may change after account is open. Fees may reduce earnings. Account requires electronic statement delivery (eStatements).

Momentum Money Market		
	Interest Rate	APY*
\$0 - \$24,999	0.00%	0.00%
\$25,000 - \$49,999	2.00%	2.02%
\$50,000 - \$99,999	2.50%	2.53%
\$100,000 - \$249,999	4.50%	4.59%
\$250,000 and above	4.75%	4.85%

Additional Information: Minimum Balance to open the account: You must deposit \$100.00 to open an account. A minimum balance fee of \$15 applies every statement cycle if the balance in the account falls below \$5,000 any day of the cycle. Guaranteed rates through 09.01.24. \$5 for paper statements per month. Fees may reduce earnings.

*APY: Annual Percentage Yield.