



Accurate as of: **October 1, 2020**

This rate sheet contains information about interest rates and Annual Percentage Yields (APYs) for some of the accounts we offer.

PERSONAL CHECKING

Rewards Checking

Earn a higher interest rate for meeting these monthly requirements:

- Make 10 VISA® credit or “signature-based” debit card purchases
- Receive a direct deposit (like your paycheck)
- Sign up and access your eStatement

	Minimum Deposit to Open	Minimum Daily Balance ¹	Interest Rate	APY ²
If you meet the monthly statement cycle requirements ⁶	\$100	up to \$24,999.99	1.50%	1.51%
If you meet the monthly statement cycle requirements ⁶	\$100	\$25,000.00 and over	0.01%	1.51% - 0.01%
If you DO NOT meet the monthly statement cycle requirements ⁶	\$100	No minimum	0.01%	0.01%

NOW Checking

Minimum Deposit to Open	Minimum Daily Balance ¹	Interest Rate	APY ²
\$100	up to \$2,499.99	0.01%	0.01%
\$100	\$2,500 and up	0.05%	0.05%

¹ Minimum daily balance to earn stated APY.

² APY is Annual Percentage Yield. APY is accurate as of the date of this document. The interest rate and APY may change after the account opening. Fees could reduce the earnings on the account.



PERSONAL SAVINGS

Personal Money Market

Minimum Deposit to Open	Minimum Daily Balance ¹	Interest Rate	APY ²
\$2,500	up to \$49,999.99	0.01%	0.01%
\$2,500	\$50,000.00 - \$99,999.99	0.05%	0.05%
\$2,500	\$100,000.00 and up	0.10%	0.10%

Personal Savings

Minimum Deposit to Open	Minimum Daily Balance ¹	Interest Rate	APY ²
\$100	No minimum	0.05%	0.05%

Youth Savings

Minimum Deposit to Open	Minimum Daily Balance ¹	Interest Rate	APY ²
\$10	No minimum	0.05%	0.05%

¹ Minimum daily balance to earn stated APY.

² APY is Annual Percentage Yield. APY is accurate as of the date of this document. The interest rate and APY may change after account opening. Fees could reduce the earnings on the account.

CERTIFICATES OF DEPOSIT

The minimum deposit required to open this account is \$1,000. A penalty may be imposed for early withdrawal.

Term	Interest Rate	APY ³
3 month	0.10%	0.10%
6 month	0.20%	0.20%
9 month	0.30%	0.30%
1 year	0.50%	0.50%
18 month	0.70%	0.70%
2 year	0.80%	0.80%
3-5 year	1.00%	1.00%
5-7 year	1.25%	1.26%

³ APY is Annual Percentage Yield. APY is accurate as of the date of this document. Fees could reduce the earnings on the account.