



CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

CD TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	3.94%	4.00%	\$500.00	1 Month	At Maturity
6 Months	3.50%	3.53%	\$500.00	1 Month	At Maturity
9 Months	3.25%	3.26%	\$500.00	1 Month	At Maturity
12 Months	3.00%	3.00%	\$500.00	3 Months	At Maturity
18 Months	2.75%	2.76%	\$500.00	3 Months	Annually
24 Months	2.50%	2.50%	\$500.00	3 Months	Annually
36 Months	2.25%	2.25%	\$500.00	6 Months	Annually
48 Months	2.25%	2.25%	\$500.00	6 Months	Annually
60 Months	2.00%	2.00%	\$500.00	6 Months	Annually

A penalty for early withdrawal may be imposed. APY assumes that the interest will remain on deposit until maturity.

IRA	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
Savings IRA	0.10%	0.10%	\$50.00	Not applicable	Quarterly

All Savings IRA contributions and distributions are subject to IRS rules and limits and may incur penalties. Savings IRA allows unlimited deposits.

SAVINGS & MONEY MARKET ACCOUNTS

SAVINGS ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE	
Personal	0.05%	0.05%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. For personal savings, the service charge is waived for minors until their 18 th birthday.	
Business	0.05%	0.05%		
PREMIER SAVINGS ACCOUNTS				
Personal				
• Daily balances of:				
Up to \$99,999.99	0.05%	0.05%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. For personal savings, the service charge is waived for minors until their 18 th birthday.	
\$100,000.00 & above	0.05%	0.05%		
Business / Public Funds				
• Daily balances of:				
Up to \$99,999.99	0.05%	0.05%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. For personal savings, the service charge is waived for minors until their 18 th birthday.	
\$100,000.00 & above	0.05%	0.05%		
PERSONAL / BUSINESS MONEY MARKET ACCOUNT				
• Daily balances of:				
Up to \$9,999.99	0.10%	0.10%	A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.	
\$10,000.00-\$24,999.99	0.15%	0.15%		
\$25,000-\$49,999.99	0.20%	0.20%		
\$50,000.00-\$99,999.99	0.50%	0.50%		
\$100,000.00-\$499,999.99	0.75%	0.75%		
\$500,000.00-\$999,999.99	1.00%	1.00%		
\$1,000,000.00 & above	1.25%	1.26%		
PREMIER PERSONAL/BUSINESS MONEY MARKET ACCOUNT				
• Daily balances of:				
Up to \$24,999.99	0.10%	0.10%	A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$5,000 any day of the statement cycle.	
\$25,000.00-\$49,999.99	0.15%	0.15%		
\$50,000.00-\$99,999.99	0.20%	0.20%		
\$100,000.00-\$249,999.99	0.50%	0.50%		
\$250,000.00-\$499,999.99	1.00%	1.00%		
\$500,000.00-\$749,999.99	1.50%	1.51%		
\$750,000.00-\$999,999.99	1.75%	1.76%		
\$1,000,000.00-\$2,499,999.99	2.25%	2.27%		
\$2,500,000.00 & above	2.75%	2.79%		

CHECKING ACCOUNTS

CHECKING ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
50+ Interest Checking	0.01%	0.01%	-
Easy Interest Checking	0.01%	0.01%	-
Premier Interest Checking			A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,500 any day of the statement cycle.
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$1,499.99 \$1,500 & above 	0.01%	0.01%	
	0.02%	0.02%	
Health Savings Account (HSA)			-
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 & above 	0.02%	0.02%	
	0.03%	0.03%	
	0.04%	0.04%	
Lawyer or Realtor Trust Accounts	0.10%	0.10%	
COMMERCIAL CHECKING ACCOUNTS	EARNINGS CREDIT RATE		SERVICE CHARGE
Commercial Checking	0.75%		A maintenance fee of \$10.00 will be imposed each month with a per-item charge of \$0.25 for every credit and a per-item charge of \$0.10 for every debit. A per-item charge of \$0.10 will be imposed for deposited items. A Deposit Protection Assessment fee of 0.12% will be calculated on monthly average collected balances per account up to \$250,000. Total cash and loose coin deposits, withdrawals, and change orders will be charged \$0.10 per \$100. Total rolled coin deposits, withdrawals, and change orders will be charged \$0.05 per roll. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected.
<p>Credit Against Fees: This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate.</p> <ul style="list-style-type: none"> <i>Commercial Checking:</i> If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference. 			

Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.

The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.

Interest Rates and Annual Percentage Yields are current as of December 20, 2024.

