

# Personal Deposit Rates

Effective Date:

All rates are subject to change without notice



Rewards Checking	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
On balances up to \$25,000 (If you qualify)*	1.07%	1.06%	\$10	\$0.01
On balances over \$25,000 (If you qualify)*	1.07% To 0.83%**	0.25%	\$10	\$25,000.01
Base Rate (On full balance if you do not qualify)†	0.01%	0.01%	\$10	\$0.01

Fees may reduce earnings on this account. The rate may change after the account is opened

The maximum deposit per customer in a Rewards Checking account is \$1,000,000.

\*You must meet the following qualifications each month to receive the Rewards Checking rate in effect at the close of a qualification period:

- 1) Make at least 12 debit card purchases to your account during each qualification period; and
- 2) Have at least 1 ACH third-party automatic debit or automatic credit transaction (including direct deposits) made to your account each qualification period; and
- 3) Agree to establish and receive your monthly statement electronically, and access and view your statement online.

†If you do not meet these qualification requirements, you will receive the Rewards Checking Base Rate.

\*\*Assumes a maximum deposit of \$35,000.00. APY earned depends on the actual account balance.

Performance Money Market	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Tier 1	0.10%	0.10%	\$1,000	\$10
Tier 2	0.10%	0.10%		\$10,000
Tier 3	0.10%	0.10%		\$25,000
Tier 4	0.10%	0.10%		\$50,000
Tier 5	0.15%	0.15%		\$100,000

Fees may reduce earnings on this account. The rate may change after the account is opened.

Money Market Deposit Account	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Tier 1	0.10%	0.10%	\$1,000	\$10
Tier 2	0.10%	0.10%		\$1,000

Fees may reduce earnings on this account. The rate may change after the account is opened.

Personal Savings	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Personal Savings	0.10%	0.10%	\$10	\$10
EZ Savings*	0.10%	0.10%	\$10	\$10
Club Savings**	0.10%	0.10%	\$10	\$10
School Savings***	0.15%	0.15%	\$1	\$1

Fees may reduce earnings on this account. The rate may change after the account is opened.

\*May only be opened with a checking account

\*\*A penalty may be imposed for early withdrawals from Club Accounts

\*\*\*Available to students currently attending a school that participates in the "Savings Makes Cents" program.



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Certificates of Deposit	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
3 Month	0.10%	0.10%	\$500	\$500
5 Month*	0.35%	0.35%	\$500	\$500
6 Month	0.25%	0.25%	\$500	\$500
7 Month Easy-Out	0.20%	0.20%	\$5,000	\$500
12 Month	0.45%	0.45%	\$500	\$500
17 Month Easy-Out	0.20%	0.20%	\$5,000	\$500
18 Month	0.60%	0.60%	\$500	\$500
24 Month	0.75%	0.75%	\$500	\$500
30 Month	0.85%	0.85%	\$500	\$500
36 Month	1.15%	1.14%	\$500	\$500
48 Month	1.45%	1.44%	\$500	\$500

Certificates of Deposit earn a fixed interest rate for the entire term. A penalty may be imposed for early withdrawals from Certificates of Deposit.

\*\$1,000,000 maximum deposit per customer.

Individual Retirement Accounts	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Variable IRA Savings*	0.10%	0.10%	\$10	\$10
12 Month CD**	0.45%	0.45%	\$500	\$500
18 Month CD**	0.60%	0.60%	\$500	\$500
36 Month CD**	1.15%	1.14%	\$500	\$500
60 Month CD**	1.65%	1.64%	\$500	\$500

\*The rate may change after the account is opened.

\*\*IRA Certificates of Deposit earn a fixed interest rate for the entire term. A penalty may be imposed for early withdrawals from IRA Certificates of Deposit.

