



Savings & Checking Account Rates

Product	Minimum Opening Deposit	Interest Rate	APY*
Consumer Statement Savings †		0.05%	0.05%
Consumer Free Checking		0.00%	0.00%
Consumer & Sole Proprietor NOW Account †	\$500	0.05%	0.05%
Free Business Checking		0.00%	0.00%
Interest Bearing Business Checking †		0.05%	0.05%
Business Statement Savings †		0.05%	0.05%
Business Checking Monthly Analysis		0.00%	0.00%
Consumer and Business Money Market †	\$1,000		
0 to 2,499.99		0.05%	0.05%
2,500 to 24,999.99		0.10%	0.10%
25,000 to 99,999.99		0.15%	0.15%
100,000 to 249,999.99		0.20%	0.20%
250,000 to 499,999.99		0.25%	0.25%
500,000 & Over		0.30%	0.30%

Certificate of Deposit Rates \$500 Minimum Fixed Rate

Term	Interest Rate	APY*
30-Day Certificate	0.20%	0.20%
60-Day Certificate	0.20%	0.20%
90-Day Certificate	0.20%	0.20%
6-Month Certificate	0.35%	0.35%
12-Month Certificate	0.50%	0.50%
18-Month Certificate	0.55%	0.55%
24-Month Certificate	0.60%	0.60%
36-Month Certificate	0.75%	0.75%
48-Month Certificate	0.85%	0.85%
60-Month Certificate	1.00%	1.01%

Individual Retirement Account Rates

Term	Interest Rate	APY*
18-Month Certificate ---- Fixed Rate	0.55%	0.55%



*APY = Annual Percentage Yield. APYs are accurate as of 05-17-2022.

† The interest rate may change after account opening. For money market accounts a \$7.00 service charge will be assessed if current balance falls below \$1,000 any day during the monthly cycle. Fees may reduce the earnings on the account.