

# Current Deposit Interest Rates & Annual Percentage Yields

#### Effective 8/9/2023

### Money Market, Savings & Checking<sup>1</sup>

Account Type	Rate	APY
Premium Money Market	Min. Balance to Open \$25,000	
\$.01-\$24,999.99	0.01%	0.01%
\$25,000-\$99,999.99	1.00%	1.00%
\$100,000-\$249,999.99	1.75%	1.76%
\$250,000-\$499,999.99	2.25%	2.27%
\$500,000-\$999,999.99	3.00%	3.04%
\$1,000,000 or more	3.25%	3.30%
Money Market	Min. Bala	ance to Open \$2,500
\$.01-\$2,499.99	0.10%	0.10%
\$2,500-\$24,999.99	0.50%	0.50%
\$25,000-\$74,999.99	0.75%	0.75%
\$75,000-\$99,999.99	1.00%	1.00%
\$100,000 or more	1.50%	1.51%
Health Savings	Min. Ba	alance to Open \$100
\$.01-\$999.99	0.01%	0.01%
\$1,000-\$9,999.99	0.20%	0.20%
\$10,000-\$19,999.99	0.40%	0.40%
\$20,000 or more	0.75%	0.75%
Savings	Min. Balance to Open \$100	
Statement Savings	0.10%	0.10%
Christmas Club	0.25%	0.25%
Interest Checking	Min. Balance to Open \$100	
\$.01-\$999.99	0.01%	0.01%
\$1,000 or more	0.15%	0.15%

## **Certificate of Deposit & IRA**<sup>2</sup>

Initial Deposit \$1,000 or more	Rate	APY		
3 Month	1.25%	1.26%		
6 Month	1.50%	1.51%		
12 Month	2.00%	2.01%		
15 Month	2.00%	2.01%		
18 Month	2.05%	2.06%		
24 Month	2.25%	2.26%		
36 Month	2.50%	2.52%		
48 Month	2.75%	2.77%		
60 Month	3.00%	3.02%		
Individual Retirement Account (IRA)				
18 Month Add on	2.50%	2.52%		

#### **Certificate of Deposit Specials<sup>2</sup>**

Initial Deposit \$5,000 or more	Rate	APY	
9 Month	4.97%	5.00%	
13 Month	4.89%	4.90%	
28 Month	4.00%	4.01%	

APY = Annual Percentage Yield

Rate = Interest Rate



**<sup>1</sup>** Rates may change after the account is opened

**<sup>2</sup>** Early withdrawal fees could reduce the earnings from CDs, IRAs and Christmas Club accounts