| 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. Balance to Open \$5,000 |  |
| \$.01-\$4,999.99 | 0.10\% | 0.10\% |
| \$5,000-\$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. Balance 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 \$1000 |  |
| \$.01-\$999.99 | 0.01\% | 0.01\% |
| \$1,000 or more | 0.15\% | 0.15\% |

Certificate of Deposit \& IRA ${ }^{2}$

| Initial Deposit <br> $\$ 1,000$ or more | Rate | APY |
| :---: | :---: | :---: |
| 3 Month | $1.25 \%$ | $1.25 \%$ |
| 6 Month | $1.50 \%$ | $1.50 \%$ |
| 12 Month | $2.00 \%$ | $2.00 \%$ |
| 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 ${ }^{2}$

| Initial Deposit <br> $\$ 5,000$ or more | Rate | APY |
| :---: | :--- | :--- |
| 9 Month | $5.00 \%$ | $5.00 \%$ |
| 13 Month | $4.70 \%$ | $4.70 \%$ |

$\mathbf{1}_{\text {Rates }}$ may change after the account is opened
$\mathbf{2}$ Early withdrawal fees could reduce the earnings from CDs, IRAs and Christmas Club accounts

APY = Annual Percentage Yield Rate $=$ Interest Rate

