



Personal Checking Accounts

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	Interest Rate	APY
<b>Plu\$ Reward\$ Checking</b> (50 years of age or better)	\$100.00	\$500.00	\$0.01 - \$499.99	0.00%	0.00%
			\$500.00 - \$9,999.99	0.10%	0.10%
			\$10,000.00 - \$24,999.99	0.15%	0.15%
			\$25,000.00 and Above	0.50%	0.50%
<b>H.S.A.</b> (Health Savings Account)	\$0.00	\$500.00	\$0.01 - \$499.99	0.00%	0.00%
			\$500.00 - \$9,999.99	0.05%	0.05%
			\$10,000.00 - \$24,999.99	0.10%	0.10%
			\$25,000.00 and Above	0.25%	0.25%
<b>Intere\$t Reward\$ Checking   Qualifying*</b> <i>*Twelve (12) debit card purchases post and settle per monthly statement cycle (excludes ATM withdrawals). Two (2) electronic transactions (ACH, credit or debit) post and settle per monthly statement cycle. Receive monthly statement electronically.</i>	\$100.00	\$0.01	\$0.00 - \$25,000.00	1.74%	1.75%
			\$25,000.01 and Above	0.35%	0.35% - 1.75%
<b>Intere\$t Reward\$ Checking   Non Qualifying</b>	\$100.00	\$0.01	\$0.00 - \$25,000.00	0.01%	0.01%
			\$25,000.01 and Above	0.01%	0.01%

Fees could reduce earnings. | Interest Rates and APY may change after the account is opened.

Personal Savings Accounts

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	Interest Rate	APY
<b>Basic</b>	\$50.00  <i>Waived for students (up to age 26), seniors (age 50 and over), and custodial accounts (up to age 21).</i>	\$0.01	\$0.01 - and Above	0.10%	0.10%



Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	Interest Rate	APY
Christmas Club*	\$0.00	\$0.01	\$0.01 - and Above	0.10%	0.10%
Money Market	\$1,000.00	\$0.01	\$0.01 - \$9,999.99	0.15%	0.15%
			\$10,000.00 - \$24,999.99	0.40%	0.40%
			\$25,000.00 and Above	0.45%	0.45%
<p>Fees could reduce earnings.   Interest Rates and APY may change after the account is opened. *Requires set up of automatic transfers into the account to equal a minimum of \$5 per transfer.</p>					

**NEW!** Bonu\$ Savings Account

Available on Personal and Business Certificates of Deposit

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Interest Rate	APY
Bonu\$ Savings	Savings - \$1,500.00	\$0.01	1.24%	1.25%
	For savings only: Interest Rates and APY may change after the account is opened.			
	CD - \$1,500.00	\$500.00	Interest rate and APY based on CD term chosen. Minimum 6 month CD term, or greater, required.	

Business Checking Accounts

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	Interest Rate	APY
<b>Business Plus Checking</b> (sole proprietorship and non-profit organization).  Interest Rates and APY may change after the account is opened.	\$0.00	\$500.00	\$0.01 - \$499.99	0.00%	0.00%
			\$500.00 - \$9,999.99	0.10%	0.10%
			\$10,000.00 - \$24,999.99	0.15%	0.15%
			\$25,000.00 and Above	0.50%	0.50%
<b>Business Checking*</b>	\$0.00	N/A	N/A	N/A	N/A
<p>*0.40% earnings credit on principal balance each day. Earnings credit may be applied against fees incurred for monthly statement cycle.   Fees could reduce earnings.</p>					



Business Savings Accounts

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	Interest Rate	APY
Basic	\$50.00	\$0.01	\$0.01 - and Above	0.10%	0.10%
Money Market	\$1,000.00	\$0.01	\$0.01 - \$9,999.99	0.15%	0.15%
			\$10,000.00 - \$24,999.99	0.40%	0.40%
			\$25,000.00 and Above	0.45%	0.45%
Fees could reduce earnings   Interest Rates and APY may change after the account is opened.					

Certificates of Deposit

Account Type	Minimum Balance to Open and Minimum Balance to Obtain APY	Interest Rate	APY
7 - 89 Day	\$500.00	0.15%	0.15%
3 Month	\$500.00	0.30%	0.30%
6 Month	\$500.00	0.50%	0.50%
12 Month	\$500.00	1.00%	1.00%
18 Month	\$500.00	1.10%	1.10%
24 Month	\$500.00	1.29%	1.30%
36 Month	\$500.00	1.54%	1.55%
48 Month	\$500.00	1.64%	1.65%
60 Month	\$500.00	2.08%	2.10%
●SPECIAL 20 MONTH	\$500.00	●1.99%	●2.00%
Early withdrawal penalties may apply. Fees could reduce earnings   Interest Rates and APY may change after the account is opened.			