



Personal Checking Accounts

| Account Type | Minimum Balance to Open | Minimum Balance to Obtain APY | Tier | Interest Rate | APY |
|--|-------------------------|-------------------------------|---------------------------|---------------|---------------|
| Plu\$ Reward\$ Checking (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% |
| H.S.A. (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% |
| Intere\$t Reward\$ Checking Qualifying* <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% |
| Intere\$t Reward\$ Checking Non Qualifying | \$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 |
|--------------|---|-------------------------------|--------------------|---------------|-------|
| Basic | \$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> | | | | | |

Bonus 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 |
|--|-------------------------|-------------------------------|---------------------------|---------------|-------|
| Business Plus Checking (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% |
| Business Checking* | \$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 | 0.40% | 0.40% |
| 12 Month | \$500.00 | 0.50% | 0.50% |
| 18 Month | \$500.00 | 0.55% | 0.55% |
| 24 Month | \$500.00 | 0.55% | 0.55% |
| 36 Month | \$500.00 | 0.65% | 0.65% |
| 48 Month | \$500.00 | 0.75% | 0.75% |
| 60 Month | \$500.00 | 0.90% | 0.90% |
| Early withdrawal penalties may apply. Fees could reduce earnings Interest Rates and APY may change after the account is opened. | | | |