



## Checking & Savings Rates

Effective 06/30/2023

	Minimum Opening Deposit	Interest Rate	Annual Percentage Yied (APY)
<b>NOW CHECKING [1]</b>	\$ 100.00	0.05%	0.05%
The minimum daily balance required to obtain the NOW Account APY is \$25.00			
<b>BANK ON CHECKING</b>	\$ 25.00	N/A	N/A
<b>EASY CHECKING</b>	\$ 100.00	N/A	N/A
<b>EASY SENIOR CHECKING [1]</b>	\$ 100.00	0.05%	0.05%
The minimum daily balance required to obtain the Easy Senior Account APY is \$300.00			
<b>MONEY MARKET CHECKING [1]</b>			
The minimum daily balance required to obtain the Money Market Account APY is \$1,000.00			
\$1,000.00-\$9,999.00		1.15%	1.16%
\$10,000.00-\$24,999.99		1.50%	1.51%
\$25,000.00-\$49,999.99		1.75%	1.77%
\$50,000.00-\$99,999.99		2.00%	2.02%
\$100,000.00-\$249,999.99		2.25%	2.28%
\$250,000.00 and over		2.50%	2.53%
<b>COMMERCIAL CHECKING</b>	\$ 100.00	N/A	N/A
<b>HEALTH SAVINGS ACCT. CHECKING</b>	\$ -	1.15%	1.16%

<b>STATEMENT SAVINGS [1]</b>	\$ 100.00	1.15%	1.16%
The minimum daily balance required to obtain the Statement Savings Account APY is \$25.00			
<b>FREEDOM SAVINGS [1]</b>	\$ 25.00	1.00%	1.01%
The minimum daily balance required to obtain the Freedom Savings Account APY is \$25.00			
<b>RAINY DAY SAVINGS [1]</b>	\$ 25.00		
\$25.00 - \$199.99		1.15%	1.16%
\$200.00-\$9,999.99		1.98%	2.00%
\$10,000.00 and over		1.15%	1.16%
<b>INVESTOR SAVINGS [1]</b>	\$10,000.00		
The minimum daily balance required to obtain the Investor Savings Account APY is \$1,000.00			
\$1,000-\$9,999.99		1.00%	1.01%
\$10,000-\$49,999.99		1.25%	1.26%
\$50,000.00-\$99,999.99		1.75%	1.77%
\$100,000.00-\$399,999.99		2.50%	2.53%
\$400,000.00 and over		3.50%	3.56%

<b>CERTIFICATE OF DEPOSIT [2]</b>			
<b>\$500.00-\$9,999.99</b>	<b>\$500.00</b>		
3 Month		0.90%	0.90%
6 Month		1.00%	1.00%
9 Month		1.00%	1.00%
12 Month		2.25%	2.27%
18 Month		2.75%	2.78%
24 Month		2.25%	2.27%
30 Month		1.85%	1.86%
36 Month		1.85%	1.86%
48 Month		1.85%	1.86%
60 Month		1.85%	1.86%
<b>\$10,000.00 - \$24,999.99</b>	<b>\$ 10,000.00</b>		
3 Month		1.00%	1.00%
6 Month		1.25%	1.26%
9 Month		1.25%	1.26%
12 Month		2.50%	2.52%
18 Month		3.00%	3.03%
24 Month		2.50%	2.52%
30 Month		2.00%	2.02%
36 Month		2.00%	2.02%
48 Month		2.00%	2.02%
60 Month		2.00%	2.02%
<b>\$25,000 - \$249,999.99</b>	<b>\$ 25,000.00</b>		
3 Month		1.10%	1.10%
6 Month		1.35%	1.36%
9 Month		1.35%	1.36%
12 Month		2.75%	2.78%
18 Month		3.25%	3.29%
24 Month		2.75%	2.78%
30 Month		2.10%	2.12%
36 Month		2.10%	2.12%
48 Month		2.10%	2.12%
60 Month		2.10%	2.12%
<b>\$250,000 AND OVER</b>	<b>\$ 250,000.00</b>		
3 Month		1.35%	1.36%
6 Month		1.50%	1.51%
9 Month		1.50%	1.51%
12 Month		3.15%	3.19%
18 Month		3.85%	3.91%
24 Month		3.15%	3.19%
30 Month		2.50%	2.52%
36 Month		2.50%	2.52%
48 Month		2.50%	2.52%
60 Month		2.50%	2.52%

#### IRA AND ROTH IRA'S

Add .10% to the high tier rate on any Certificate of Deposit

<b>IRA SAVINGS ACCOUNT</b>	<b>\$50.00</b>	<b>0.10%</b>	<b>0.10%</b>
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See the Deposit Term Sheet for specific details about terms, conditions and fees. (APY) means Annual Percentage Yield. Fees imposed could reduce the earning on the account.  
Certificates have a penalty for early withdrawal. APY assumes interest is not withdrawn.

Footnotes:

[1] The interest rate and the annual percentage yield may change after account opening.

[2] Substantial penalty will be imposed for early withdrawal.

Member FDIC