

	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
<b>Checking Accounts</b>					
Interest	NA	\$200	\$1,000	0.05%	0.05%
Relationship	NA	\$200	\$.01	0.05%	0.05%
<b>Savings Accounts</b>					
Youth Savings	NA	\$25	\$.01	0.05%	0.05%
Thrift	NA	\$50	\$100	0.05%	0.05%
Statement	NA	\$100	\$.01	0.05%	0.05%
MM Savings	\$0-9,999 \$10,000+	\$100	\$.01	0.10% 0.25%	0.10% 0.25%
MM Investment	\$0-24,999 \$25,000-\$49,999 \$50,000-\$99,999 \$100,000+	\$2,500	\$.01	0.10% 0.20% 0.50% 0.75%	0.10% 0.20% 0.50% 0.75%
Health Savings	\$0-999 \$1,000-4,999 \$5,000-9,999 \$10,000+	\$100	\$.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
<b>Certificates of Deposit, Fixed Rate (Also Available as IRA) ♦ Special Features* and Promotional CD's (Also Available as IRA) ♦</b>					
12 Month <sup>1</sup>	NA	\$1,000	\$1,000	1.10%	1.10%
22 Month <sup>2</sup>	NA	\$10,000	\$10,000	1.95%	1.97%
24 Month	NA	\$1,000	\$1,000	0.50%	0.50%
30 Month <sup>4</sup>	NA	\$1,000	\$1,000	1.20%	1.21%
36 Month	NA	\$1,000	\$1,000	0.60%	0.60%
48 Month <sup>3</sup>	NA	\$1,000	\$1,000	0.75%	0.75%
54 Month <sup>4</sup>	NA	\$1,000	\$1,000	1.55%	1.56%
60 Month	NA	\$1,000	\$1,000	1.00%	1.00%
<b>Individual Retirement Savings Accounts</b>					
Retirement Savings	NA	\$50	\$50	0.10%	0.10%
Education IRA	NA	\$50	\$50	0.10%	0.10%

**Balance Method:** We use the daily balance method to calculate interest.

**Checking and Savings Accounts:** The interest rates are variable rates and may change after the account is opened. Service fees may reduce earnings.

**Penalties for early withdrawal on certificates:** Penalties may be assessed for early withdrawal for the following maturities:

- | <u>Term</u>   | <u>Penalty</u>      |
|---|---------------------|
| • Less than 1 year.....   | 3 month's interest  |
| • Greater than or equal to 1 year<br>but less than 2 ½ years..... | 6 month's interest  |
| • Greater than or equal to 2 ½ years....                          | 12 month's interest |

**Fixed Rate Certificates of Deposit:** The interest rate and APY will be in effect until maturity. You may not make additional deposits.

- 12 Month<sup>1</sup>:** There is a Maximum Deposit of \$250,000
- 22 Month<sup>2</sup>:** Upon maturity, the 22 months will renew to 24 months. There is a Maximum Deposit of \$250,000
- 48 Month<sup>3</sup>:** You can switch to a higher rate currently offered one time before the maturity date of the certificate; otherwise, the initial rate will be paid until maturity.
- 30 Month and 54 Month<sup>4</sup>:** One rate step-up per term is allowed. Upon maturity, the 30 month CD will renew to 36 months, the 54 month CD will renew to 60 months.

**Retirement Certificates of Deposit:** Our certificates of deposit are available as IRA investments at the posted rates and yields.

**Business Money Market Rates:**

Tiers	Rate	APY
0-\$24,999	0.10%	0.10%
\$25,000-\$49,999	0.20%	0.20%
\$50,000-\$99,999	0.50%	0.50%
\$100,000+	0.75%	0.75%

**Earnings Credit: Rate .15%**  
Fees could reduce earnings on checking and savings accounts. Interest rates and annual percentage yields on checking and savings may change after account is opened.

**Effective Date: September 24, 2019**

