

	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
Checking Accounts					
CherokeeLifestyle (50 Plus)	NA	\$50	\$.01	0.05%	0.05%
CherokeePlus	NA	\$100	\$0-24,999.99 \$25,000+	0.05% 0.05%	0.05% 0.05%
Savings Accounts					
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	\$0-9,999.99 \$10,000+	\$100	\$.01	0.05% 0.05%	0.05% 0.05%
MM Investment	\$0-24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000+	\$2,500	\$.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
High Bridge MM* High-Yield Account	\$0-24,999.99 \$25,000+	\$25,000	\$.01	0.05% 2.25%	0.05% 2.27%
Health Savings	\$0-999.99 \$1,000-4,999.99 \$5,000-9,999.99 \$10,000+	\$100	\$.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
Certificates of Deposit, Fixed *Rate (Also Available as IRA) ❖ Special Features* and Promotional CD's (Also Available as IRA) ❖					
9 Month ¹	NA	\$1,000	\$1,000	2.90%	2.91%
12 Month ²	NA	\$1,000	\$1,000	2.65%	2.68%
15 Month ³	NA	\$1,000	\$1,000	3.05%	3.08%
24 Month	NA	\$1,000	\$1,000	0.15%	0.15%
36 Month	NA	\$1,000	\$1,000	0.20%	0.20%
48 Month ⁴	NA	\$1,000	\$1,000	0.25%	0.25%
60 Month	NA	\$1,000	\$1,000	0.25%	0.25%
Individual Retirement Savings Accounts					
Retirement Savings	NA	\$50	\$50	0.05%	0.05%
Education IRA	NA	\$50	\$50	0.05%	0.05%

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 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.

9 Month¹: No maximum deposit. Must be new money (funds not currently on deposit with BankCherokee).

12 Month²: There is a Maximum Deposit of \$500,000

15 Month³: No maximum deposit. Must be new money (funds not currently on deposit with BankCherokee).

48 Month⁴: 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.

Retirement Certificates of Deposit:

Our certificates of deposit are available as IRA investments at the posted rates and yields.

High Bridge High Yield Money Market: Business and Personal Accounts. New Money Only (funds not currently on deposit with BankCherokee). A \$15 maintenance charge imposed every month if the balance falls below \$25,000 on any day of the monthly statement cycle.

Business Money Market Rates:

Tiers	Rate	APY
0-\$24,999.99	0.05%	0.05%
\$25,000-\$49,999.99	0.05%	0.05%
\$50,000-\$99,999.99	0.05%	0.05%
\$100,000+	0.05%	0.05%

Earnings Credit: Rate .05%

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: December 19, 2024

