

	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
<b>Checking Accounts</b>					
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%
<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	\$0-9,999.99 \$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%
<b>High Bridge MM*</b> High-Yield Account	\$0 - 24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 +	\$25,000	\$.01	0.05% 2.25% 3.11% 3.45%	0.05% 2.27% 3.15% 3.50%
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%
<b>Certificates of Deposit, Fixed *Rate (Also Available as IRA) ✦ Special Features* and Promotional CD's (Also Available as IRA) ✦</b>					
9 Month <sup>1</sup>	NA	\$1,000	\$1,000	3.98%	4.00%
12 Month <sup>2</sup>	NA	\$1,000	\$1,000	2.65%	2.68%
15 Month <sup>3</sup>	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 <sup>4</sup>	NA	\$1,000	\$1,000	0.25%	0.25%
60 Month	NA	\$1,000	\$1,000	0.25%	0.25%
<b>Individual Retirement Savings Accounts</b>					
Retirement Savings	NA	\$50	\$.01	0.05%	0.05%
Education IRA	NA	\$50	\$.01	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 Month<sup>1</sup>:** No maximum deposit.

**12 Month<sup>2</sup>:** No maximum deposit.

**15 Month<sup>3</sup>:** No maximum deposit.

**48 Month<sup>4</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.

#### **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: March 11, 2025**

