

Deposit Rates

Effective October 31, 2025



	Tiers	Minimum Opening Deposit	Minimum Balance to Obtain the APY	Interest Rate	Annual Percentage Yield (APY)
Checking Accounts					
Cherokee Lifestyle	N/A	\$50	\$.01	0.05%	0.05%
CherokeePlus	N/A	\$100	\$0-24,999.99 \$25,000+	0.05% 0.05%	0.05% 0.05%
Savings Accounts					
Youth Savings	N/A	\$25	\$0.01	0.05%	0.05%
Thrift Savings	N/A	\$50	\$100	0.05%	0.05%
Statement Savings	N/A	\$100	\$0.01	0.05%	0.05%
Money Market Savings	\$0-9,999.99 \$10,000+	\$100	\$0.01 \$0.01	0.05% 0.05%	0.05% 0.05%
Money Market Investment	\$0-24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000+	\$2,500	\$0.01 \$0.01 \$0.01 \$0.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
High Bridge Money Market ¹ <i>High-Yield Account</i>	\$0 - 24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 +	\$25,000	\$0.01 \$0.01 \$0.01 \$0.01	0.05% 1.73% 2.56% 2.95%	0.05% 1.75% 2.60% 3.00%
Health Savings	\$0-999.99 \$1,000-4,999.99 \$5,000-9,999.99 \$10,000 +	\$100	\$0.01 \$0.01 \$0.01 \$0.01	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%
Certificates of Deposit, Fixed Rate**					
9 Month	N/A	\$1,000	\$1,000	3.48%	3.50%
12 Month	N/A	\$1,000	\$1,000	2.13%	2.15%
15 Month	N/A	\$1,000	\$1,000	2.53%	2.55%
24 Month	N/A	\$1,000	\$1,000	0.15%	0.15%
36 Month	N/A	\$1,000	\$1,000	0.20%	0.20%
48 Month ²	N/A	\$1,000	\$1,000	0.25%	0.25%
60 Month	N/A	\$1,000	\$1,000	0.25%	0.25%
Individual Retirement Savings Accounts					
Retirement Savings	N/A	\$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:

Term	Penalty
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.

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

¹ Available on newly deposited funds.

² 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.

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.

