

## **Deposit Rate Sheet**

Rates effective as of February 24, 2025 and subject to change without notice.

Certificates of Deposit (CDs) <sup>1,2</sup>		Interest Rates		
		Interest		
<u>Term</u>	Min. Balance	Rate	APY <sup>3</sup>	
3 Months	\$500	0.40%	0.40%	
6 Months	\$500	0.50%	0.50%	
12 Months	\$500	1.50%	1.50%	
18 Months	\$500	1.55%	1.55%	
24 Months	\$500	1.60%	1.61%	
36 Months	\$500	1.65%	1.66%	
48 Months	\$500	1.70%	1.71%	
60 Months	\$500	1.75%	1.77%	
***7 Month Special***	\$500	2.25%	2.26%	
***9 Month Special***	\$500	2.15%	2.16%	

## Individual Retirement Accounts (IRAs)<sup>1,2</sup>

<u>Term</u>	Min. Balance	<u>Rate</u>	APY <sup>3</sup>
12 Months (Fixed Rate)	\$500	1.50%	1.51%
48 Months (Fixed Rate)	\$500	1.70%	1.71%
60 Months (Fixed Rate)	\$500	1.75%	1.76%

Deposit Accounts	Minimum Opening <u>Deposit</u>	Minimum Daily Balance to Obtain APY <sup>3</sup>	Interest <u>Rate</u>	APY <sup>3</sup>
First Performance Banking <sup>1,4</sup>	\$100	\$0.01 - \$15,000.00 <sup>6</sup>	2.00%	2.00%
		\$15,000.01 +	0.01%	0.01%
Business Relationship Banking <sup>1,4</sup>	\$100	\$0.01 - \$24,999.99	0.05%	0.05%
		\$25,000.00 - \$49,999.99	0.10%	0.10%
		\$50,000.00 - \$99,999.99	0.15%	0.15%
		\$100,000.00+	0.20%	0.20%
Money Market Account <sup>1,4</sup>	\$5,000	\$0.01 - \$9,999.99	0.05%	0.05%
(Business or Personal)		\$10,000.00 - \$24,999.99	0.10%	0.10%
		\$25,000.00 - \$49,999.99	0.20%	0.20%
		\$50,000.00+	0.30%	0.30%
Regular Savings & Business Savings <sup>1,4</sup>	\$100	\$200.00	0.02%	0.02%
Youth Savings <sup>1,4</sup>	\$25	\$0.01	0.02%	0.02%
Christmas Club Savings <sup>1,2,5</sup>	\$5	\$0.01	0.02%	0.02%
Health Savings Accounts <sup>1,4</sup>	\$100	\$0.01 - \$4,999.99	0.01%	0.01%
		\$5,000.00 - \$9,999.99	0.01%	0.01%
		\$10,000.00 - \$24,999.99	0.02%	0.02%
		\$25,000.00 +	0.02%	0.02%
Municipal Banking Non-Profit Banking	\$100	\$0.01	0.20%	0.20%

<sup>&</sup>lt;sup>1</sup> Fees could reduce earnings on these accounts.

<sup>&</sup>lt;sup>2</sup> Penalties may be applied for early withdrawal.

<sup>&</sup>lt;sup>3</sup> APY = Annual Percentage Yield.

<sup>&</sup>lt;sup>4</sup> The interest rate and APY for these accounts may change at any time after the account is opened.
<sup>5</sup> Interest earned on monthly average collected balances.
<sup>6</sup> Must meet account parameters to receive higher interest rate. If parameters are not met, then interest rate will be 0.01% and APY 0.01%.