



Deposit Interest Rates

Rates effective as of January 7, 2025 and subject to change without notice.

Certificates of Deposit (CDs)^{1,2}

Term	Min. Balance	Base Interest Rates		Preferred CD Interest Rates			
		Interest Rate	APY ³	\$25,000 Total Relationship		\$75,000 Total Relationship	
				Interest Rate	APY ³	Interest Rate	APY ³
30 Days	\$5,000	0.30%	0.30%	0.55%	0.55%	1.05%	1.06%
3 Months	\$5,000	0.40%	0.40%	0.65%	0.65%	1.15%	1.15%
6 Months	\$5,000	0.50%	0.50%	0.75%	0.75%	1.25%	1.25%
12 Months	\$5,000	1.50%	1.50%	1.75%	1.75%	2.25%	2.25%
18 Months	\$5,000	1.55%	1.55%	1.80%	1.80%	2.30%	2.30%
24 Months	\$5,000	1.60%	1.61%	1.85%	1.87%	2.35%	2.38%
36 Months	\$5,000	1.65%	1.66%	1.90%	1.92%	2.40%	2.43%
48 Months	\$5,000	1.70%	1.71%	1.95%	1.97%	2.45%	2.48%
60 Months	\$5,000	1.75%	1.77%	2.00%	2.02%	2.50%	2.53%
7 Month Special	\$5,000	2.25%	2.26%	2.50%	2.51%	3.00%	3.01%
9 Month Special	\$5,000	2.15%	2.16%	2.40%	2.41%	2.90%	2.91%

Individual Retirement Accounts (IRAs)^{1,2}

Term	Min. Balance	Interest		\$25,000 Total Relationship		\$75,000 Total Relationship	
		Rate	APY ³	Interest Rate	APY ³	Interest Rate	APY ³
12 Months (Fixed Rate)	\$500	1.50%	1.51%	1.75%	1.76%	2.25%	2.27%
30 Months (Fixed Rate)	\$500	1.60%	1.61%	1.85%	1.86%	2.35%	2.37%
48 Months (Fixed Rate)	\$500	1.70%	1.71%	1.95%	1.96%	2.45%	2.47%
60 Months (Fixed Rate)	\$500	1.75%	1.76%	2.00%	2.02%	2.50%	2.52%

Checking, Savings, & Money Market Accounts

	Minimum Opening Deposit	Minimum Daily Balance to Obtain APY ³	Interest Rate	APY ³
Interest Checking & 50+ Interest Checking ^{1,4}	\$50	\$0.01	0.01%	0.01%
Top Tier Checking ^{1,4}	\$50	\$0.01 - \$1,499.99 \$1,500.00 +	0.01% 0.02%	0.01% 0.02%
Business Interest Checking ^{1,4}	\$50	\$0.01 - \$4,999.99 \$5,000.00 +	0.01% 0.02%	0.01% 0.02%
First State Bank Money Market Account ^{1,4}	\$5,000	\$0.01 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 +	0.05% 0.10% 0.20% 0.30%	0.05% 0.10% 0.20% 0.30%
Regular Savings & Business Savings ^{1,4}	\$100	\$200.00	0.02%	0.02%
Youth Savings ^{1,4}	\$25	\$0.01	0.02%	0.02%
Christmas Club Savings ^{1,2,5}	\$5	\$0.01	0.02%	0.02%
Health Savings Accounts ^{1,4}	\$100	\$0.01 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 +	0.01% 0.01% 0.02% 0.02%	0.01% 0.01% 0.02% 0.02%
Earnings Credit - Commercial Checking & Business Account Analysis ⁴			0.01%	0.01%
Business Platinum Checking and Business NOW Checking ^{4,5} (Grandfathered; no new accounts may be opened.)			0.01%	0.01%

¹Fees could reduce earnings on these accounts. ²Penalties may be applied for early withdrawal. ³APY = Annual Percentage Yield.

⁴The interest rate and APY for these accounts may change at any time after the account is opened. ⁵Interest earned on monthly average collected balances.