

Interest Rates for Business Accounts

Effective Date: September 8, 2023

Business Savings Accounts

| Account Type | Minimum Opening Balance | Minimum Balance Required to Earn APY | Annual Percentage Yield (APY) |
|-------------------------------|-------------------------|--------------------------------------|-------------------------------|
| Statement Savings | \$10 | None | 0.02% |
| Passbook Savings | \$10 | None | 0.02% |
| Business Money Market Deposit | \$1,000 | \$1,000 or more | 0.10% |

Your interest rate and Annual Percentage Yield (APY) may change after the account is opened.
Fees could reduce earnings on the account.

Special Certificate of Deposit (CDs) and IRA CDs

***Deposited funds must be from another Financial Institution.**

| Account Type | Balance Tier | Minimum Balance Required to Earn APY | Annual Percentage Yield (APY) |
|------------------------------------|--------------|--------------------------------------|-------------------------------|
| 3-5 Month Certificate of Deposit | \$1,000 + | \$1,000 | 3.00%* |
| 6-8 Month Certificate of Deposit | \$1,000 + | \$1,000 | 4.50%* |
| 9-11 Month Certificate of Deposit | \$1,000 + | \$1,000 | 4.50%* |
| 12 Month Certificate of Deposit | \$1,000 + | \$1,000 | 4.50%* |
| 13-23 Month Certificate of Deposit | \$1,000 + | \$1,000 | 4.25%* |
| 24-35 Month Certificate of Deposit | \$1,000 + | \$1,000 | 3.50%* |
| 36-47 Month Certificate of Deposit | \$1,000 + | \$1,000 | 3.25%* |
| 48-59 Month Certificate of Deposit | \$1,000 + | \$1,000 | 3.25%* |
| 60 Month Certificate of Deposit | \$1,000 + | \$1,000 | 3.25%* |

***Deposited funds must be from another Financial Institution.**

A penalty may be imposed for early withdrawal

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Standard Business CDs

| Account Type | Minimum Opening Balance | Minimum Balance Required to Earn APY | Annual Percentage Yield (APY) |
|------------------------------------|-------------------------|--------------------------------------|-------------------------------|
| 3-5 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.03% |
| 6-8 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.05% |
| 9-11 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.10% |
| 12-23 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.10% |
| 24-35 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.15% |
| 36-47 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.15% |
| 48-59 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.20% |
| 60 Month Certificate of Deposit | \$1,000 | \$1,000 | 0.25% |

A penalty may be imposed for early withdrawal.