

Interest Rates for Business Accounts

Effective Date: September 18, 2025

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)
8 Month Certificate of Deposit	\$10,000 +	\$10,000	3.55%*

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

A penalty may be imposed for early withdrawal

Standard Business CDs

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3 Month Certificate of Deposit	\$1,000	\$1,000	3.00%
6 Month Certificate of Deposit	\$1,000	\$1,000	3.30%
9 Month Certificate of Deposit	\$1,000	\$1,000	3.40%
12 Month Certificate of Deposit	\$1,000	\$1,000	3.25%
24 Month Certificate of Deposit	\$1,000	\$1,000	2.75%
36 Month Certificate of Deposit	\$1,000	\$1,000	2.65%
48 Month Certificate of Deposit	\$1,000	\$1,000	2.55%
60 Month Certificate of Deposit	\$1,000	\$1,000	2.45%

A penalty may be imposed for early withdrawal.