



Deposit Products & Rates

Account Name	Min Opening Deposit	Min Balance for APY	Interest Rate	APY
Free Checking (personal or business)	\$25	NA	NA	NA
High Yield Savings* Your Daily Balance:	\$25	\$0.01		
\$0.01 - \$4,999.99			0.23%	0.23%
\$5,000 - \$49,999.99			0.45%	0.45%
\$50,000 - \$99,999.99			0.90%	0.90%
\$100,000 - \$249,999.99			1.35%	1.36%
\$250,000 - \$499,999.99			2.50%	2.53%
\$500,000 and up			3.75%	3.82%
Higher Yield CDs** (certificates of deposit)	\$250	\$250		
3 Month CD			4.11%	4.20%
6 Month CD			4.05%	4.13%
1 Year CD			3.80%	3.87%
2 Year CD			3.26%	3.31%
3 Year CD			3.26%	3.31%
Health Savings Account (HSA)*	\$25	\$0.01	0.50%	0.50%

* The interest rate and the APY may change after account opening.

Fees could reduce earnings on the account.

** A penalty may be imposed for early withdrawal.

Interest Rate and APY (Annual Percentage Yield) are current as of January 2, 2025.