Interest Bearing, Variable-Rate Account Sheet

Effective Date:10-30-2025

Account Type	Minimum Balance to Obtain Annual percentage Yield	Interest Rate	Annual Percentage Yield (APY)*
Premium Interest Checking - minimum balance to open account $50.00	$25,000 or more	0.07%	0.07%
	$1,000 to $24,999.99	0.05%	0.05%
	$0.01 to $999.99	0.00%	0.00%
eChecking- conditional earning - minimum balance to open account $50.00 (account restrictions apply, ask for full disclosure)	Balances over $50,000.01	0.05%	0.05%
	$0.01 to $50,000	2.23%	2.25%
	If conditions **unmet** during cycle	0.01%	0.01%
Health Savings Account (HSA) - minimum balance to open account $50.00	$100,000 or more	0.15%	0.15%
	$25,000 to $99,999.99	0.07%	0.07%
	$0.01 to $24,999.99	0.05%	0.05%
Regular Savings - minimum balance to open account $50.00	$100,000 or more	0.10%	0.10%
	$25,000 to $99,999.99	0.07%	0.07%
	$0.01 to $24,999.99	0.05%	0.05%
Investor Savings - minimum balance to open account $25,000.00	$100,000 or more	0.15%	0.15%
	$25,000 to $99,999.99	0.07%	0.07%
	$0.01 to $24,999.99	0.05%	0.05%
Money Market Premium - minimum balance to open account $50.00	$100,000 or more	2.47%	2.50%
	$75,000.00 to $99999.99	1.98%	2.00%
	$50,000.00 to $74,999.99	1.49%	1.50%
	$0.01 to $49,999.99	0.05%	0.05%
Individual Retirement Account (IRA)Savings -minimum balance to open account $100.00	$100,000 or more	1.00%	1.00%
	$50,000 to $99,999.99	0.40%	0.40%
	$10,000 to $49,999.99	0.25%	0.25%
	$0.01 to $9,999.99	0.15%	0.15%

*Annual Percentage Yield (APY) shown above assumes that all principal and

The Annual Percentage Yield is a

Daily Balance Method- We use the daily

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