CherokeeState
B A N K

Interest Bearing, Variable-Rate Account Sheet   Effective Date:02/01/2023

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 $25,000.01	0.05%	0.05%
	$0.01 to $25,000	3.20%	3.25%
	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%
Individual Retirement Account (IRA)Savings -minimum balance to open account $100.00	$100,000 or more	0.50%	0.50%
	$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 interest remain on deposit for the entire term. Fees can reduce earnings. Interest Rates and Annual Percentage Yields may change daily at the bank's discretion. Please call 712-225-3000 for current rates. Please ask any Customer Service Rep. to obtain full account disclosures that include information about these accounts.

The Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365/ 366 day period.

Daily Balance Method- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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