

The interest rate and annual percentage yield may change at any time without notice at our discretion.
Fees could reduce the earnings on your account.

PERSONAL ACCOUNTS				
Account Type	Minimum Balance to Open	Balance Requirements	Interest Rate	Annual Percentage Yield
Checking w/Interest	\$1,000	All Balances	1.00%	1.00%
Savings Account	\$100	All Balances	1.00%	1.00%

BUSINESS ACCOUNTS				
Account Type	Minimum Balance to Open	Balance Requirements	Interest Rate	Annual Percentage Yield
Checking w/Interest	\$1,000	All Balances	1.00%	1.00%

MONEY MARKET		
Balance Requirements	Interest Rate	Annual Percentage Yield
\$2,500-\$99,999.99	1.05%	1.06%
\$100,000-\$249,999.99	1.15%	1.16%
\$250,000-\$499,999.99	1.25%	1.26%
\$500,000 and above	3.50%	3.56%

CERTIFICATES OF DEPOSIT					
Certificate of Deposit \$1,000 to \$249,999.99			Jumbo Certificate of Deposit \$250,000 and over		
Term	Interest Rate	Annual Percentage Yield	Term	Interest Rate	Annual Percentage Yield
30 days	4.50%	4.59%	30 days	4.55%	4.65%
60 days	4.45%	4.54%	60 days	4.50%	4.59%
90 days	4.40%	4.49%	90 days	4.45%	4.54%
6 months	4.30%	4.39%	6 months	4.35%	4.44%
9 months	4.20%	4.28%	9 months	4.25%	4.33%
12 months	4.25%	4.33%	12 months	4.30%	4.39%
24 months	4.00%	4.07%	24 months	4.05%	4.13%
36 months	3.75%	3.82%	36 months	3.80%	3.87%

Interest on all checking with interest, savings, and money market accounts, regardless of type, will be compounded and credited monthly.

Certificate of Deposits require a \$1,000 minimum to open. A penalty will be imposed for any early withdrawal from certificates of deposit and could reduce the earnings in the account. If the balance falls below \$1,000 the certificate of deposit will be closed. Interest is compounded and credited monthly and can be disbursed or capitalized based upon the customer's preference.