



# CERTIFICATE OF DEPOSIT RATE SHEET

Personal & Business CDs & IRAs

Account Type	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Obtain APY	Minimum Balance to Open Account
3 Month CD	0.15%	0.15%	\$500.00 - \$9,999.99	\$500.00
	0.15%	0.15%	\$10,000.00 - \$24,999.99	
	0.15%	0.15%	\$25,000.00 - \$49,999.99	
	0.15%	0.15%	\$50,000.00 - \$99,999.99	
	0.15%	0.15%	\$100,000.00 - \$249,999.99	
	0.15%	0.15%	\$250,000.00 - \$499,999.99	
	0.15%	0.15%	\$500,000.00 or more	
6 Month CD & IRA	0.20%	0.20%	\$500.00 - \$9,999.99	\$500.00
	0.20%	0.20%	\$10,000.00 - \$24,999.99	
	0.20%	0.20%	\$25,000.00 - \$49,999.99	
	0.20%	0.20%	\$50,000.00 - \$99,999.99	
	0.20%	0.20%	\$100,000.00 - \$249,999.99	
	0.20%	0.20%	\$250,000.00 - \$499,999.99	
	0.20%	0.20%	\$500,000.00 or more	
9 Month CD	0.20%	0.20%	\$500.00 - \$9,999.99	\$500.00
	0.20%	0.20%	\$10,000.00 - \$24,999.99	
	0.20%	0.20%	\$25,000.00 - \$49,999.99	
	0.20%	0.20%	\$50,000.00 - \$99,999.99	
	0.20%	0.20%	\$100,000.00 - \$249,999.99	
	0.20%	0.20%	\$250,000.00 - \$499,999.99	
	0.20%	0.20%	\$500,000.00 or more	
12 Month CD & IRA	0.25%	0.25%	\$500.00 - \$9,999.99	\$500.00
	0.25%	0.25%	\$10,000.00 - \$24,999.99	
	0.25%	0.25%	\$25,000.00 - \$49,999.99	
	0.45%	0.45%	\$50,000.00 - \$99,999.99	
	0.45%	0.45%	\$100,000.00 - \$249,999.99	
	0.55%	0.55%	\$250,000.00 - \$499,999.99	
	0.55%	0.55%	\$500,000.00 or more	

An early withdrawal penalty may apply. Fees could reduce earnings. Rates subject to change.

EFFECTIVE 9/11/2020





# CERTIFICATE OF DEPOSIT RATE SHEET (CONTINUED)

Personal & Business CDs & IRAs

Account Type	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Obtain APY	Minimum Balance to Open Account
18 Month CD & IRA	0.25%	0.25%	\$500.00 - \$9,999.99	\$500.00
	0.25%	0.25%	\$10,000.00 - \$24,999.99	
	0.25%	0.25%	\$25,000.00 - \$49,999.99	
	0.40%	0.40%	\$50,000.00 - \$99,999.99	
	0.40%	0.40%	\$100,000.00 - \$249,999.99	
	0.55%	0.55%	\$250,000.00 - \$499,999.99	
	0.55%	0.55%	\$500,000.00 or more	
19 Month CD & IRA	0.25%	0.25%	\$500.00 - \$9,999.99	\$500.00
	0.25%	0.25%	\$10,000.00 - \$24,999.99	
	0.25%	0.25%	\$25,000.00 - \$49,999.99	
	0.40%	0.40%	\$50,000.00 - \$99,999.99	
	0.40%	0.40%	\$100,000.00 - \$249,999.99	
	0.55%	0.55%	\$250,000.00 - \$499,999.99	
	0.55%	0.55%	\$500,000.00 or more	
24 Month CD & IRA	0.35%	0.35%	\$500.00 - \$9,999.99	\$500.00
	0.35%	0.35%	\$10,000.00 - \$24,999.99	
	0.35%	0.35%	\$25,000.00 - \$49,999.99	
	0.55%	0.55%	\$50,000.00 - \$99,999.99	
	0.55%	0.55%	\$100,000.00 - \$249,999.99	
	0.55%	0.55%	\$250,000.00 - \$499,999.99	
	0.55%	0.55%	\$500,000.00 or more	
27 Month Special CD & IRA	0.35%	0.35%	\$500.00 - \$9,999.99	\$500.00
	0.35%	0.35%	\$10,000.00 - \$24,999.99	
	0.35%	0.35%	\$25,000.00 - \$49,999.99	
	0.55%	0.55%	\$50,000.00 - \$99,999.99	
	0.55%	0.55%	\$100,000.00 - \$249,999.99	
	0.55%	0.55%	\$250,000.00 - \$499,999.99	
	0.55%	0.55%	\$500,000.00 or more	

An early withdrawal penalty may apply. Fees could reduce earnings. Rates subject to change.

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# CERTIFICATE OF DEPOSIT RATE SHEET (CONTINUED)

Personal & Business CDs & IRAs

Account Type	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Obtain APY	Minimum Balance to Open Account
30 Month CD	0.35%	0.35%	\$500.00 - \$9,999.99	\$500.00
	0.35%	0.35%	\$10,000.00 - \$24,999.99	
	0.35%	0.35%	\$25,000.00 - \$49,999.99	
	0.55%	0.55%	\$50,000.00 - \$99,999.99	
	0.55%	0.55%	\$100,000.00 - \$249,999.99	
	0.55%	0.55%	\$250,000.00 - \$499,999.99	
	0.55%	0.55%	\$500,000.00 or more	
36 Month CD & IRA	0.40%	0.40%	\$500.00 - \$9,999.99	\$500.00
	0.40%	0.40%	\$10,000.00 - \$24,999.99	
	0.40%	0.40%	\$25,000.00 - \$49,999.99	
	0.60%	0.60%	\$50,000.00 - \$99,999.99	
	0.60%	0.60%	\$100,000.00 - \$249,999.99	
	0.60%	0.60%	\$250,000.00 - \$499,999.99	
	0.60%	0.60%	\$500,000.00 or more	
48 Month CD & IRA	0.40%	0.40%	\$500.00 - \$9,999.99	\$500.00
	0.40%	0.40%	\$10,000.00 - \$24,999.99	
	0.40%	0.40%	\$25,000.00 - \$49,999.99	
	0.60%	0.60%	\$50,000.00 - \$99,999.99	
	0.60%	0.60%	\$100,000.00 - \$249,999.99	
	0.60%	0.60%	\$250,000.00 - \$499,999.99	
	0.60%	0.60%	\$500,000.00 or more	
60 Month CD & IRA	0.60%	0.60%	\$500.00 - \$9,999.99	\$500.00
	0.60%	0.60%	\$10,000.00 - \$24,999.99	
	0.60%	0.60%	\$25,000.00 - \$49,999.99	
	0.85%	0.85%	\$50,000.00 - \$99,999.99	
	0.85%	0.85%	\$100,000.00 - \$249,999.99	
	0.85%	0.85%	\$250,000.00 - \$499,999.99	
	0.85%	0.85%	\$500,000.00 or more	

An early withdrawal penalty may apply. Fees could reduce earnings. Rates subject to change.

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