



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	0.85%	0.85%	\$500.00 - \$9,999.99	\$500.00
	0.85%	0.85%	\$10,000.00 - \$24,999.99	
	0.85%	0.85%	\$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	
12 Month CD & IRA	2.58%	2.60%	\$500.00 - \$9,999.99	\$500.00
	2.58%	2.60%	\$10,000.00 - \$24,999.99	
	2.58%	2.60%	\$25,000.00 - \$49,999.99	
	2.58%	2.60%	\$50,000.00 - \$99,999.99	
	2.58%	2.60%	\$100,000.00 - \$249,999.99	
	2.58%	2.60%	\$250,000.00 - \$499,999.99	
	2.58%	2.60%	\$500,000.00 or more	

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

EFFECTIVE 12/16/2022





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
13 Month CD & IRA	4.18%	4.25%	\$500.00 - \$9,999.99	\$500.00
	4.18%	4.25%	\$10,000.00 - \$24,999.99	
	4.18%	4.25%	\$25,000.00 - \$49,999.99	
	4.18%	4.25%	\$50,000.00 - \$99,999.99	
	4.18%	4.25%	\$100,000.00 - \$249,999.99	
	4.18%	4.25%	\$250,000.00 - \$499,999.99	
	4.18%	4.25%	\$500,000.00 or more	
18 Month CD & IRA	1.24%	1.25%	\$500.00 - \$9,999.99	\$500.00
	1.24%	1.25%	\$10,000.00 - \$24,999.99	
	1.24%	1.25%	\$25,000.00 - \$49,999.99	
	1.24%	1.25%	\$50,000.00 - \$99,999.99	
	1.24%	1.25%	\$100,000.00 - \$249,999.99	
	1.24%	1.25%	\$250,000.00 - \$499,999.99	
	1.24%	1.25%	\$500,000.00 or more	
24 Month CD & IRA	2.72%	2.75%	\$500.00 - \$9,999.99	\$500.00
	2.72%	2.75%	\$10,000.00 - \$24,999.99	
	2.72%	2.75%	\$25,000.00 - \$49,999.99	
	2.72%	2.75%	\$50,000.00 - \$99,999.99	
	2.72%	2.75%	\$100,000.00 - \$249,999.99	
	2.72%	2.75%	\$250,000.00 - \$499,999.99	
	2.72%	2.75%	\$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.

EFFECTIVE 12/16/2022





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	0.95%	0.95%	\$500.00 - \$9,999.99	\$500.00
	0.95%	0.95%	\$10,000.00 - \$24,999.99	
	0.95%	0.95%	\$25,000.00 - \$49,999.99	
	1.14%	1.15%	\$50,000.00 - \$99,999.99	
	1.14%	1.15%	\$100,000.00 - \$249,999.99	
	1.24%	1.25%	\$250,000.00 - \$499,999.99	
	1.24%	1.25%	\$500,000.00 or more	
48 Month CD & IRA	1.00%	1.00%	\$500.00 - \$9,999.99	\$500.00
	1.00%	1.00%	\$10,000.00 - \$24,999.99	
	1.00%	1.00%	\$25,000.00 - \$49,999.99	
	1.24%	1.25%	\$50,000.00 - \$99,999.99	
	1.24%	1.25%	\$100,000.00 - \$249,999.99	
	1.49%	1.50%	\$250,000.00 - \$499,999.99	
	1.49%	1.50%	\$500,000.00 or more	
60 Month CD & IRA	1.09%	1.10%	\$500.00 - \$9,999.99	\$500.00
	1.09%	1.10%	\$10,000.00 - \$24,999.99	
	1.09%	1.10%	\$25,000.00 - \$49,999.99	
	1.59%	1.60%	\$50,000.00 - \$99,999.99	
	1.59%	1.60%	\$100,000.00 - \$249,999.99	
	1.84%	1.85%	\$250,000.00 - \$499,999.99	
	1.84%	1.85%	\$500,000.00 or more	

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

EFFECTIVE 12/16/2022

