



# CONSUMER ACCOUNTS RATE SHEET

Account Type*	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Obtain APY	Minimum Balance to Open Account
Consumer NOW Account	0.05%	0.05%	\$0.00 - \$4,999.99	\$500.00
	0.05%	0.05%	\$5,000.00 – \$9,999.99	
	0.10%	0.10%	\$10,000.00 - \$24,999.99	
	0.10%	0.10%	\$25,000.00 - \$49,999.99	
	0.10%	0.10%	\$50,000.00 - \$99,999.99	
	0.20%	0.20%	\$100,000.00 - \$249,999.99	
	0.20%	0.20%	\$250,000.00 or more	
Consumer Money Market Account	0.05%	0.05%	\$0.00 - \$9,999.99	\$1,000.00
	0.05%	0.05%	\$10,000.00 - \$24,999.99	
	0.10%	0.10%	\$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 or more	
Consumer Prime Invest Account	0.10%	0.10%	\$0.00 - \$9,999.99	\$10,000.00
	0.10%	0.10%	\$10,000.00 - \$24,999.99	
	0.25%	0.25%	\$25,000.00 - \$49,999.99	
	0.25%	0.25%	\$50,000.00 - \$99,999.99	
	0.50%	0.50%	\$100,000.00 - \$249,999.99	
	0.50%	0.50%	\$250,000.00 - \$499,999.99	
	0.50%	0.50%	\$500,000.00 or more	

\*Variable Rate Accounts – The interest rate and annual percentage yield for your account depends upon the applicable rate tier and may change at any time at the bank’s discretion. Fees could reduce earnings.

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# CONSUMER ACCOUNTS RATE SHEET (CONTINUED)

Account Type*	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Obtain APY	Minimum Balance to Open Account
Consumer Savings Account	0.05%	0.05%	\$0.00 or more	\$50.00
Consumer Plus Savings Account	0.05%	0.05%	\$0.00 - \$9,999.99	\$500.00
	0.10%	0.10%	\$10,000.00 - \$49,999.99	
	0.15%	0.15%	\$50,000.00 or more	
Youth Savings Account	0.25%	0.25%	\$0.00 - \$999.99	\$0.00
	0.25%	0.25%	\$1,000.00 - \$2,499.99	
	0.25%	0.25%	\$2,500.00 - \$4,999.99	
	0.25%	0.25%	\$5,000.00 - \$9,999.99	
	0.25%	0.25%	\$10,000.00 - \$24,999.99	
	0.25%	0.25%	\$25,000.00 - \$49,999.99	
	0.25%	0.25%	\$50,000.00 - \$99,999.99	
	0.25%	0.25%	\$100,000.00 - \$249,999.99	
	0.25%	0.25%	\$250,000.00 or more	
IRA Savings Account	0.30%	0.30%	\$0.00 - \$9,999.99	\$100.00
	0.55%	0.55%	\$10,000.00 - \$24,999.99	
	0.55%	0.55%	\$25,000.00 - \$49,999.99	
	0.55%	0.55%	\$50,000.00 - \$99,999.99	
	0.81%	0.81%	\$100,000.00 - \$249,999.99	
	0.81%	0.81%	\$250,000.00 - \$499,999.99	
	0.81%	0.81%	\$500,000.00 or more	

\*Variable Rate Accounts – The interest rate and annual percentage yield for your account depends upon the applicable rate tier and may change at any time at the bank’s discretion. Fees could reduce earnings.

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