



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	
	0.15%	0.15%	\$100,000.00 - \$249,999.99	
	0.15%	0.15%	\$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	
	0.10%	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 Prime Invest Account	0.30%	0.30%	\$0.00 - \$9,999.99	\$10,000.00
	0.30%	0.30%	\$10,000.00 - \$24,999.99	
	0.55%	0.55%	\$25,000.00 - \$49,999.99	
	0.70%	0.70%	\$50,000.00 - \$99,999.99	
	1.09%	1.10%	\$100,000.00 - \$249,999.99	
	1.19%	1.20%	\$250,000.00 - \$499,999.99	
	1.19%	1.20%	\$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.

EFFECTIVE 9/16/22





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	
	0.10%	0.10%	\$50,000.00 or more	
Youth Savings Account	0.15%	0.15%	\$0.00 - \$999.99	\$0.00
	0.15%	0.15%	\$1,000.00 - \$2,499.99	
	0.15%	0.15%	\$2,500.00 - \$4,999.99	
	0.15%	0.15%	\$5,000.00 - \$9,999.99	
	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 or more	
IRA Savings Account	0.20%	0.20%	\$0.00 - \$9,999.99	\$100.00
	0.20%	0.20%	\$10,000.00 - \$24,999.99	
	0.30%	0.30%	\$25,000.00 - \$49,999.99	
	0.30%	0.30%	\$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	

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EFFECTIVE 9/16/22

