



Consumer Deposit Rates effective as of December 17, 2025

		Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum to Obtain APY
Checking					
Interest Checking		0.10%	0.10%	\$200	\$0.01
Sr. Interest Checking		0.10%	0.10%	\$200	\$0.01
Mortgage Plus Checking		0.10%	0.10%	\$200	\$0.01
Money Markets					
Money Market				\$200	
	\$0 - \$2,499	0.10%	0.10%		\$0.01
	\$2,500 - \$9,999	0.50%	0.50%		\$2,500
	\$10,000 - \$49,999	0.90%	0.90%		\$10,000
	\$50,000 +	1.24%	1.25%		\$50,000
Money Market Plus				\$10,000	
	\$0 - \$9,999	0.00%	0.00%		
	\$10,000 - \$34,999	1.00%	1.00%		\$10,000
	\$35,000 +	1.19%	1.20%		\$35,000
Asset Builder				\$50,000	
	\$0 - \$49,999	0.10%	0.10%		\$0.01
	\$50,000 +	1.49%	1.50%		\$50,000
High Yield MMDA				\$100,000	
	\$0 - \$99,999	0.15%	0.15%		\$0.01
	\$100,000 - \$249,999	1.83%	1.85%		\$100,000
	\$250,000 - \$499,999	2.08%	2.10%		\$250,000
	\$500,000 - \$999,999	2.32%	2.34%		\$500,000
	\$1,000,000 +	2.67%	2.70%		\$1,000,000
Savings					
Statement Savings		0.15%	0.15%	\$50	\$100
Good Neighbor Savings				\$25,000	
	\$0 - \$24,999	0.15%	0.15%		\$0.01
	\$25,000 +	2.82%	2.85%		\$25,000
Feel Good Savings				\$100,000	
	\$0 - \$99,999	0.15%	0.15%		\$0.01
	\$100,000 +	1.84%	1.85%		\$100,000
Holiday Club Savings		0.75%	0.75%	\$20	\$100
Property Tax Club Savings		1.25%	1.25%	\$20	\$100
Health Savings					
	\$0 - \$499	0.00%	0.00%		
	\$500 +	0.20%	0.20%		\$500

	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum to Obtain APY
CD's				
<i>Start Small CD (6 month)</i>	1.35%	1.35%	\$25	\$25
<i>91-Day CD</i>	1.00%	1.00%	\$500	\$500
<i>182-Day CD</i>	2.50%	2.50%	\$500	\$500
<i>9-Month CD</i>	2.00%	2.00%	\$500	\$500
<i>1-Year CD</i>	2.24%	2.25%	\$500	\$500
<i>15-Month CD</i>	1.42%	1.43%	\$500	\$500
<i>2-Year CD</i>	1.44%	1.45%	\$500	\$500
<i>3-Year CD</i>	1.49%	1.50%	\$500	\$500
<i>4-Year CD</i>	1.54%	1.55%	\$500	\$500
<i>5-Year CD</i>	1.59%	1.60%	\$500	\$500
<i>3-Year 'Options' CD</i>	1.46%	1.47%	\$1,000	\$1,000

IRA's				
<i>91-Day IRA CD</i>	1.00%	1.00%	\$100	\$100
<i>182-Day IRA CD</i>	2.50%	2.50%	\$100	\$100
<i>9-Month IRA CD</i>	2.00%	2.00%	\$100	\$100
<i>1-Year IRA CD</i>	2.24%	2.25%	\$100	\$100
<i>15-Month IRA CD</i>	1.42%	1.43%	\$100	\$100
<i>2-Year IRA CD</i>	1.44%	1.45%	\$100	\$100
<i>3-Year IRA CD</i>	1.49%	1.50%	\$100	\$100
<i>4-Year IRA CD</i>	1.54%	1.55%	\$100	\$100
<i>5-Year IRA CD</i>	1.59%	1.60%	\$100	\$100
<i>3-Year 'Options' IRA</i>	1.46%	1.47%	\$1,000	\$1,000

Please see Consumer Deposit Account Agreement for terms and conditions related to account opening requirements.