



**Consumer Deposit Rates effective as of February 12, 2026**

|                                  | Interest Rate | Annual Percentage Yield (APY) | Minimum Deposit to Open | Minimum to Obtain APY |
|----------------------------------|---------------|-------------------------------|-------------------------|-----------------------|
| <b>Checking</b>                  |               |                               |                         |                       |
| <i>Interest Checking</i>         | 0.10%         | 0.10%                         | \$200                   | \$0.01                |
| <i>Sr. Interest Checking</i>     | 0.10%         | 0.10%                         | \$200                   | \$0.01                |
| <i>Mortgage Plus Checking</i>    | 0.10%         | 0.10%                         | \$200                   | \$0.01                |
| <b>Money Markets</b>             |               |                               |                         |                       |
| <i>Money Market</i>              |               |                               |                         |                       |
| \$0 - \$2,499                    | 0.10%         | 0.10%                         | \$200                   | \$0.01                |
| \$2,500 - \$9,999                | 0.45%         | 0.45%                         |                         | \$2,500               |
| \$10,000 - \$49,999              | 0.85%         | 0.85%                         |                         | \$10,000              |
| \$50,000 +                       | 1.14%         | 1.15%                         |                         | \$50,000              |
| <i>Money Market Plus</i>         |               |                               |                         |                       |
| \$0 - \$9,999                    | 0.00%         | 0.00%                         | \$10,000                |                       |
| \$10,000 - \$34,999              | 1.00%         | 1.00%                         |                         | \$10,000              |
| \$35,000 +                       | 1.14%         | 1.15%                         |                         | \$35,000              |
| <i>Asset Builder</i>             |               |                               |                         |                       |
| \$0 - \$49,999                   | 0.10%         | 0.10%                         | \$50,000                | \$0.01                |
| \$50,000 +                       | 1.44%         | 1.45%                         |                         | \$50,000              |
| <i>High Yield MMA</i>            |               |                               |                         |                       |
| \$0 - \$99,999                   | 0.15%         | 0.15%                         | \$100,000               | \$0.01                |
| \$100,000 - \$249,999            | 1.74%         | 1.75%                         |                         | \$100,000             |
| \$250,000 - \$499,999            | 1.98%         | 2.00%                         |                         | \$250,000             |
| \$500,000 - \$999,999            | 2.23%         | 2.25%                         |                         | \$500,000             |
| \$1,000,000 +                    | 2.57%         | 2.60%                         |                         | \$1,000,000           |
| <b>Savings</b>                   |               |                               |                         |                       |
| <i>Statement Savings</i>         |               |                               |                         |                       |
|                                  | 0.15%         | 0.15%                         | \$50                    | \$100                 |
| <i>Good Neighbor Savings</i>     |               |                               |                         |                       |
| \$0 - \$24,999                   | 0.15%         | 0.15%                         | \$25,000                | \$0.01                |
| \$25,000 +                       | 2.72%         | 2.75%                         |                         | \$25,000              |
| <i>Feel Good Savings</i>         |               |                               |                         |                       |
| \$0 - \$99,999                   | 0.15%         | 0.15%                         | \$100,000               | \$0.01                |
| \$100,000 +                      | 1.74%         | 1.75%                         |                         | \$100,000             |
| <i>Holiday Club Savings</i>      |               |                               |                         |                       |
|                                  | 0.75%         | 0.75%                         | \$20                    | \$100                 |
| <i>Property Tax Club Savings</i> |               |                               |                         |                       |
|                                  | 1.25%         | 1.25%                         | \$20                    | \$100                 |
| <i>Health Savings</i>            |               |                               |                         |                       |
| \$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 |
|---------------------------------|---------------|-------------------------------|-------------------------|-----------------------|
| <b>CD's</b>                     |               |                               |                         |                       |
| <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               |
| <b>IRA's</b>                    |               |                               |                         |                       |
| <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.*