



Consumer Deposit Rates effective as of February 12, 2026

		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		0.45%	0.45%		\$2,500
\$10,000 - \$49,999		0.85%	0.85%		\$10,000
\$50,000 +		1.14%	1.15%		\$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 +		1.14%	1.15%		\$35,000
Asset Builder				\$50,000	
\$0 - \$49,999		0.10%	0.10%		\$0.01
\$50,000 +		1.44%	1.45%		\$50,000
High Yield MMDA				\$100,000	
\$0 - \$99,999		0.15%	0.15%		\$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
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 +		2.72%	2.75%		\$25,000
Feel Good Savings				\$100,000	
\$0 - \$99,999		0.15%	0.15%		\$0.01
\$100,000 +		1.74%	1.75%		\$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.