

DEPOSIT ACCOUNT RATE SHEET

	Annual Percentage Yield	Interest rate	Minimum balance to open	Minimum balance to obtain Annual Percentage Yield
Certificates of Deposit Specials ... Available to Checking and Money Market account holders ONLY!				
13 Month	1.90%	1.90%	\$5,000.00	\$5,000.00
25 Month	2.15%	2.15%	\$5,000.00	\$5,000.00
44 Month	2.40%	2.40%	\$5,000.00	\$5,000.00

Certificates of Deposit and Individual Retirement Accounts*				
91 Day CD	0.10%	0.10%	\$2,500.00	\$2,500.00
182 Day CD	0.14%	0.14%	\$2,500.00	\$2,500.00
One year CD	1.00%	1.00%	\$1,000.00	\$1,000.00
Two year CD	1.20%	1.20%	\$1,000.00	\$1,000.00
Three year CD	1.40%	1.40%	\$1,000.00	\$1,000.00
Four year CD	1.60%	1.60%	\$1,000.00	\$1,000.00
42 Month Bump CD	1.50%	1.49%	\$5,000.00	\$5,000.00
One year IRA CD	1.00%	1.00%	\$1,000.00	\$1,000.00
Two year IRA CD	1.21%	1.20%	\$1,000.00	\$1,000.00
Three year IRA CD	1.41%	1.40%	\$1,000.00	\$1,000.00
Four year IRA CD	1.61%	1.60%	\$1,000.00	\$1,000.00
IRA Savings	0.10%	0.10%	\$100.00	\$100.00

*A penalty may be imposed for early withdrawal; fees may reduce earnings. Please see a New Accounts Specialist for more details.

Interest-Bearing Checking, Money Market and Savings Accounts**				
Interest-Bearing Checking	0.04%	0.04%	\$100.00	\$100.00
Money Market	0.05%	0.05%	\$100.00	\$1,000.00
Money Market Index***	0.05%	0.05%	\$100.00	\$0.01 - \$9,999.99
	0.10%	0.10%	\$100.00	Over \$10,000.00
HSA Checking	0.08%	0.08%	\$50.00	\$500.00
Regular Savings	0.05%	0.05%	\$25.00	\$200.00
HSA Savings	0.05%	0.05%	\$25.00	\$0.00
Holiday Account	0.05%	0.05%	\$25.00	\$25.00

Rates are variable and may be subject to change after the account is opened without notice. Fees may reduce earnings. Please see a Personal Banker for more details and further account information and disclosures. Money Market and Regular Savings accounts available for personal and business. *On tiered accounts, we pay interest on the full balance of your account at the interest rate shown above for the deposit tier which is listed under your account balance.

We calculate interest on the full principal balance in an account each day using the daily balance method.
 --The Annual Percentage Yields shown above assume that all principal and interest remain on deposit for the entire term. A withdrawal may reduce earnings. Simple interest is paid on Certificates of Deposit. -- Additional account disclosure information is provided in the supplement to account rules. -- Special rates are available for personal accounts only.