

Deposit Account Annual Percentage Yields Effective:

1/1/25

*Ready Cash Accounts*

	<u>Interest Rate</u>	<u>APY*</u>		<u>Interest Rate</u>	<u>APY*</u>
<b>Tiered Hi-Fi Money Market Checking **</b>					
\$0 - 9,999.99	2.41	2.44	\$50,000.00 - 99,999.99	2.57	2.60
\$10,000.00 - 24,999.99	2.43	2.46	\$100,000.00 - 249,999.99	2.63	2.66
\$25,000.00 - 49,999.99	2.47	2.50	\$250,000.00 and above	2.87	2.91
<b>N.O.W. Interest Checking</b>	.20	.20			
<b>Savings--Personal or Comml.</b>	1.09	1.10			

*Retirement Accounts*

<b>FDIC Insured Variable IRA</b>	2.86	2.90	***See below for fixed rate IRA products		
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*Certificates of Deposit*

	<u>Interest Rate</u>	<u>APY*</u>		<u>Interest Rate</u>	<u>APY*</u>
<b>30 to 89 Days</b>	2.52	2.55	<b>24 Months</b>	2.96	3.00
<b>90 to 180 Days</b>	2.62	2.65	<b>30 Months</b>	2.76	2.80
<b>6 Months</b>	2.72	2.75	<b>36 Months</b>	2.72	2.75 ***
<b>12 Months</b>	3.64	3.70 ***	<b>48 Months</b>	2.72	2.75
<b>18 Months</b>	2.86	2.90	<b>60 Months</b>	2.81	2.85 ***

*Specialty CD's*

	<u>Interest Rate</u>	<u>APY*</u>
<b>Dream CD</b> (\$100 to open; add to it any time; variable rate; 12 mo. term; interest paid at maturity)	2.33	2.35
<b>5 Month Special CD</b> (\$5,000 minimum)	4.17	4.25
<b>9 Month Special CD</b> (\$5,000 minimum)	3.93	4.00
<b>14 Month Promotional CD</b> (\$5,000 minimum)	3.69	3.75
<b>18 Month Elevator CD</b> (Includes one interest rate bump option)	2.72	2.75
<b>30 Month Elevator CD</b> (Includes one interest rate bump option)	2.67	2.70
<b>42 Month Elevator CD</b> (Includes two interest rate bump options)	2.72	2.75

**The following guidelines apply, unless otherwise stated on a particular product:**

\$1,000 minimum deposit to open; Interest payable monthly on deposits of \$5,000 or more; APY's shown above are calculated on \$5,000 minimum and monthly interest unless otherwise stated; Interest payable quarterly on deposits of less than \$5,000. Ready Cash and Retirement Accounts are variable rate products; the rate is determined and adjusted weekly.

\*\* The tiered HiFi account earns the interest rate shown based on the ending daily balance.

\*\*\* Eligible for IRA products

**You may be charged a penalty in the event of early withdrawal.**

Penalty is equal to 3 months interest for certificates with less than 18 month maturity or 6 month interest for certificates with 18 month maturity or longer. Dream CD penalty is 6 months interest.

**Each depositor insured to \$250,000.00 or more by FDIC. Ask us how to maximize your insurance coverage!**