JEFFERSON SECURITY BANK
JSB
BUILDING COMMUNITY

CHECKING ACCOUNTS

Account Type	Balance	Interest Rate	*APY
Interest Checking Tier 1	Balance is $25,000.00 or more	0.10%	0.10%
Interest Checking Tier 2	Balance is $24,999.99 or less	0.05%	0.05%

MONEY MARKET ACCOUNTS

Account Type	Balance	Interest Rate	*APY
Money Market Tier 1	Balance is $200,000.00 or more	0.40%	0.40%
Money Market Tier 2	Balance is $100,000.00 to $199,999.99	0.30%	0.30%
Money Market Tier 3	Balance is $50,000.00 to $99,999.99	0.25%	0.25%
Money Market Tier 4	Balance is $25,000.00 to $49,999.99	0.20%	0.20%
Money Market Tier 5	Balance is $24,999.99 or less	0.10%	0.10%

SAVINGS ACCOUNTS

Account Type	Balance	Interest Rate	*APY
Premier Savings** Tier 1	Balance is $25,000.00 or more	2.00%	2.02%
Premier Savings** Tier 2	Balance is $24,999.99 or less	1.00%	1.00%
Simple Savings	N/A	0.05%	0.05%
Next Gen Savings	N/A	0.05%	0.05%
Smart Start Savings	N/A	0.05%	0.05%
Youth Savings***	N/A	0.05%	0.05%
Christmas Club	N/A	0.05%	0.05%

*Annual Percentage Yield
**The Premier Savings account is packaged with the Premier Checking account. Both accounts must be opened and maintained to remain in these account types.
***Grandfathered account

- Interest rates may change at any time, including after account opening.
- APY is accurate as of August 3, 2026.
- Fees may reduce earnings on your account.
- A minimum opening deposit of $50 is required for all checking, money market and savings accounts with the exception of our Next Gen Savings, Smart Start Savings and Christmas Club accounts. Next Gen Savings and Smart Start Savings accounts require an opening deposit of $5. Christmas Club accounts require an opening deposit of $1.
- We use two terms to explain how much interest we pay on your accounts:
  Interest Rate: Annualized percentage rate we pay on your account and does not reflect compound interest, which is any interest paid on interest you've earned.
  Annual Percentage Yield (APY): Annualized percentage rate we pay on your account and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

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CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	Interest Rate	*APY
3 Months	$500.00	1.00%	1.00%
6 Months	$500.00	3.25%	3.29%
12 Months	$500.00	3.50%	3.55%
18 Months	$500.00	3.90%	3.96%
24 Months	$500.00	2.00%	2.02%
30 Months	$500.00	2.00%	2.02%
36 Months	$500.00	2.00%	2.02%
48 Months	$500.00	2.00%	2.02%
60 Months	$500.00	2.00%	2.02%
Customizer 11 Months	$500.00	2.00%	2.02%
Customizer 36 Months	$500.00	1.35%	1.36%
13 Month CD Special	$500.00	3.75%	3.80%

*Annual Percentage Yield

- Interest rates may change at any time, including after account opening.
- Once account is opened, interest rate will remain fixed for the specified term.
- APY is accurate as of August 3, 2026.
- Fees may reduce earnings on your account.
- A minimum opening deposit of $500 is required.
- A penalty may be imposed for early withdrawal.
- We use two terms to explain how much interest we pay on your accounts:
  Interest Rate: Annualized percentage rate we pay on your account and does not reflect compound interest, which is any interest paid on interest you've earned.
  Annual Percentage Yield (APY): Annualized percentage rate we pay on your account and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

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