



## CHECKING ACCOUNTS

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

## MONEY MARKET ACCOUNTS

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

## SAVINGS ACCOUNTS

Account Type	Balance	Interest Rate	*APY
<b>Premier Savings**</b> Tier 1	Balance is \$25,000.00 or more	2.00%	2.02%
<b>Premier Savings**</b> Tier 2	Balance is \$24,999.99 or less	1.00%	1.00%
<b>Simple Savings</b>	N/A	0.05%	0.05%
<b>Youth Savings</b>	N/A	0.05%	0.05%
<b>Christmas Club</b>	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.

- Interest rates may change at any time, including after account opening.
- APY is accurate as of January 21, 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 Youth Savings account and Christmas Club account. Youth Savings requires an opening deposit of \$5. Christmas Club requires 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.





## CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	Interest Rate	*APY
<b>3 Months</b>	\$500.00	1.00%	1.00%
<b>6 Months</b>	\$500.00	3.75%	3.80%
<b>12 Months</b>	\$500.00	2.80%	2.83%
<b>18 Months</b>	\$500.00	2.50%	2.52%
<b>24 Months</b>	\$500.00	1.50%	1.51%
<b>30 Months</b>	\$500.00	1.30%	1.31%
<b>36 Months</b>	\$500.00	1.35%	1.36%
<b>48 Months</b>	\$500.00	1.40%	1.41%
<b>60 Months</b>	\$500.00	1.50%	1.51%
<b>Customizer 11 Months</b>	\$500.00	2.00%	2.02%
<b>Customizer 36 Months</b>	\$500.00	1.35%	1.36%
<b>13 Month CD Special</b>	\$500.00	3.50%	3.55%

\*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 January 21, 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.

