

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY*	Interest Rate	APY*
Consumer Accounts				
Rewards4Me Checking \$0 - \$999.99 \$1,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$50.00	\$1,000.00	0.00% 0.01% 0.02% 0.04%	0.00% 0.01% 0.02% 0.04%
Money Market4Me \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000.00 and over	\$50.00	\$0.01	0.03% 0.04% 0.05% 0.07% 0.10% 0.25%	0.03% 0.04% 0.05% 0.07% 0.10% 0.25%
Savings4Me \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.01% 0.03% 0.04%	0.01% 0.03% 0.04%
Health Savings (HSA) \$0 - \$2,499.99 \$2,500 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$0	\$0.01	0.01% 0.01% 0.03% 0.04% 0.04%	0.01% 0.01% 0.03% 0.04% 0.04%
IRA Savings \$0 - \$99.99 \$100 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$19,999.99 \$20,000 and over	\$10.00	\$100.00	0.00% 0.01% 0.01% 0.03% 0.04%	0.00% 0.01% 0.01% 0.03% 0.04%
Business Accounts				
MoneyMarket4Business \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$50.00	\$0.01	0.03% 0.04% 0.05% 0.07% 0.10% 0.25%	0.03% 0.04% 0.05% 0.07% 0.10% 0.25%
Savings4Business \$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000.00 and over	\$50.00	\$0.01	0.01% 0.03% 0.04%	0.01% 0.03% 0.04%
IOLTA \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and over	\$0	\$0.01	0.03% 0.04% 0.05% 0.07% 0.10% 0.25%	0.03% 0.04% 0.05% 0.07% 0.10% 0.25%
Business Flex Plus Checking \$0 - \$999.99 \$1000 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and over	\$50.00	\$1,000.00	0.00% 0.01% 0.01% 0.03%	0.00% 0.01% 0.01% 0.03%

Earnings Credit – Business Analysis Checking rate – 0.021% for November, 2021.

Interest-bearing accounts are available to sole proprietors, public funds and non profit organizations only.

Certificates of Deposit/IRA Certificates				
Term**				
6 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.05%	0.05%
Tier 2: \$10,000 - \$24,999.99			0.05%	0.05%
Tier 3: \$25,000 - \$49,999.99			0.10%	0.10%
Tier 4: \$50,000 - \$99,999.99			0.10%	0.10%
Tier 5: \$100,000 and over			0.10%	0.10%
12 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.10%	0.10%
Tier 2: \$10,000 - \$24,999.99			0.15%	0.15%
Tier 3: \$25,000 - \$49,999.99			0.20%	0.20%
Tier 4: \$50,000 - \$99,999.99			0.20%	0.20%
Tier 5: \$100,000 and over			0.20%	0.20%
18 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.15%	0.15%
Tier 2: \$10,000 - \$24,999.99			0.20%	0.20%
Tier 3: \$25,000 - \$49,999.99			0.25%	0.25%
Tier 4: \$50,000 - \$99,999.99			0.25%	0.25%
Tier 5: \$100,000 and over			0.25%	0.25%
24 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.20%	0.20%
Tier 2: \$10,000 - \$24,999.99			0.25%	0.25%
Tier 3: \$25,000 - \$49,999.99			0.30%	0.30%
Tier 4: \$50,000 - \$99,999.99			0.30%	0.30%
Tier 5: \$100,000 and over			0.30%	0.30%
36 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.30%	0.30%
Tier 2: \$10,000 - \$24,999.99			0.35%	0.35%
Tier 3: \$25,000 - \$49,999.99			0.40%	0.40%
Tier 4: \$50,000 - \$99,999.99			0.40%	0.40%
Tier 5: \$100,000 and over			0.40%	0.40%
48 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.35%	0.35%
Tier 2: \$10,000 - \$24,999.99			0.40%	0.40%
Tier 3: \$25,000 - \$49,999.99			0.45%	0.45%
Tier 4: \$50,000 - \$99,999.99			0.45%	0.45%
Tier 5: \$100,000 and over			0.45%	0.45%
60 Month	\$1,000.00	\$1,000.00		
Tier 1: \$1,000 - \$9,999.99			0.50%	0.50%
Tier 2: \$10,000 - \$24,999.99			0.55%	0.55%
Tier 3: \$25,000 - \$49,999.99			0.60%	0.60%
Tier 4: \$50,000 - \$99,999.99			0.60%	0.60%
Tier 5: \$100,000 and over			0.60%	0.60%

* Annual Percentage Yield

** Early withdrawal penalty may apply

Fees may reduce earnings. Rates are subject to change