

DEPOSIT ACCOUNT RATES

Rates effective as of 01/02/19. Rates subject to change at any time.

| Term | Minimum Balance to Open/Obtain the Annual Percentage Yield | | Interest Rate | APY |
|------|--|--------------------|---------------|-----|
| | Certificate | IRA ⁽¹⁾ | | |

SPECIALS

| | | | | |
|--------------------|----------------|----------------|--------------|--------------|
| 14 Month CD | \$2,500 | \$2,500 | 2.27% | 2.30% |
| 26 Month CD | \$2,500 | \$2,500 | 2.71% | 2.75% |
| 49 Month CD | \$2,500 | \$2,500 | 2.96% | 3.00% |

CD & IRAs

| | | | | |
|---|---------|-------|-------|-------|
| 91 Day CD | \$2,500 | n/a | 0.20% | 0.20% |
| 182 Day CD | \$2,500 | n/a | 0.25% | 0.25% |
| 1 Year Super Saver CD ⁽²⁾ <small>(Additions of \$100 or more at any time)</small> | \$500 | n/a | 0.30% | 0.30% |
| 1 Year CD | \$500 | \$500 | 0.35% | 0.35% |
| 18 Month Variable IRA ⁽³⁾ | n/a | \$100 | 0.45% | 0.45% |
| 18 Month CD | \$500 | \$500 | 0.45% | 0.45% |
| 2 Year CD | \$500 | \$500 | 0.60% | 0.60% |
| 30 Month CD | \$500 | \$500 | 0.75% | 0.75% |
| 3 Year CD | \$500 | \$500 | 0.90% | 0.90% |
| 4 Year CD | \$500 | \$500 | 1.19% | 1.20% |

CHECKING ACCOUNT

| | <u>Interest Rate</u> | <u>APY</u> |
|--|----------------------|------------|
| Personal Interest Bearing Checking ^(3,4,5,6) (\$500 minimum balance to open) | 0.10% | 0.10% |

MONEY MARKET ACCOUNTS

| | <u>Interest Rate</u> | <u>APY</u> |
|---|--|--|
| <i>Money Market</i> ^(3,7,8) (\$2,500 minimum balance to open) | \$100,000 or more \$50,000 - \$99,999.99 \$25,000 - \$49,999.99 \$10,000 - \$24,999.99 \$2,500 - \$9,999.99 Less than \$2,500 | 0.30% 0.25% 0.20% 0.15% 0.10% 0.10% |

SAVINGS ACCOUNTS

| | <u>Interest Rate</u> | <u>APY</u> |
|--|----------------------|------------|
| <i>Personal Savings</i> ^(3,4,6,7,9) (\$25 minimum balance to open) | 0.10% | 0.10% |
| <i>Business Savings</i> ^(3,6,7,9) (\$25 minimum balance to open) | 0.10% | 0.10% |

APY - Annual Percentage Yield. APY assumes interest remains on deposit. Fees imposed could reduce the earnings. Withdrawal of interest will reduce earnings. Early withdrawal may be subject to penalty. Ask us for other applicable fees and terms. (1) Available for rollovers, transfers, and contributions. (2) Additional deposits not to exceed \$25,000 per certificate term. (3) Rate may change after account is opened. (4) Personal accounts only. (5) If daily balance falls below the \$500 minimum any time during the statement cycle, or an average statement cycle balance of \$1,500 is not met, a monthly maintenance fee of \$5.00 plus \$0.25 per debit will apply. (6) No minimum balance to obtain APY. (7) An excessive debit fee of \$3.00 per item is charged during a statement cycle that exceeds more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party. (8) If balance falls below the \$2,500 any time during the statement cycle, a monthly maintenance fee of \$6.00 will apply. (9) If balance falls below \$25 any time during the statement cycle, a monthly maintenance fee of \$1.00 will apply.