## Deposit Interest Rates

DIVISION
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## CERTIFICATE OF DEPOSIT (CD)

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

| CD / IRA TERM | FIXED INTEREST <br> RATE | ANNUAL PERCENTAGE YIELD <br> (APY) | MINIMUM OPENING DEPOSIT |
| :--- | :---: | :---: | :---: | :---: | :---: |

All Savings IRA contributions and distributions are subject to IRS rules and limits and may incur penalties. Savings IRA allows unlimited deposits.

## SAVINGS \& MONEY MARKET ACCOUNTS

| SAVINGS ACCOUNTS | VARIABLE <br> INTEREST RATE | ANNUAL PERCENTAGE <br> YIELD (APY) | MINIMUM BALANCE TO AVOID SERVICE CHARGE |
| :--- | :--- | :--- | :--- |
| Personal | $.02 \%$ | $.02 \%$ |  |
| Business |  |  |  |

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| CHECKING ACCOUNTS |  |  |
| :--- | :--- | :--- |
| 50+ Interest Checking | $.01 \%$ | $.01 \%$ |
| Easy Interest Checking | $.01 \%$ | $.01 \%$ |
| Premier Interest Checking <br> - Daily balances of: <br> Up to $\$ 1,499.99$ |  |  |
| \$1,500 \& above | $.01 \%$ | $.02 \%$ |

Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.
The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.
Interest Rates and Annual Percentage Yields are current as of April 5, 2024.

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