

**EFFECTIVE DATES**
**December 09, 2025 through December 15, 2025**
**Interest Checking Accounts**
**Money Market\***

Business

Account Balance	Rate	APY
\$0.00 up to \$99,999	0.00%	0.00%
\$100,000 up to \$499,999	3.75%	3.75%
\$500,000 up to \$1,999,999	3.80%	3.80%
\$2,000,000 and above	3.85%	3.85%

\*Money Market Transaction Limitation - In one statement cycle, you are allowed only 6 debits.

**Certificate of Deposit (CD)**

Terms	\$20K up to \$99,999		\$100K up to \$999,999		\$1 million and above	
	Fixed		Fixed		Fixed	
	Rate	APY	Rate	APY	Rate	APY
1 month (30 days)	3.90%	3.95%	3.95%	4.00%	3.95%	4.00%
3 months (90 days)	3.80%	3.85%	3.85%	3.90%	3.85%	3.90%
6 months (180 days)	3.70%	3.75%	3.75%	3.80%	3.75%	3.80%
9 months (270 days)	3.60%	3.60%	3.65%	3.65%	3.65%	3.65%
12 months (365 days)	3.50%	3.50%	3.55%	3.55%	3.55%	3.55%

Terms	Fixed Maturity CD	Early Withdrawal Penalty
1 month (30 days)		7 Days' Interest
3 months (90 days)		7 Days' Interest
6 months (180 days)		14 Days' Interest
9 months (270 days)		21 Days' Interest
12 months (365 days)		28 Days' Interest

**Rate & Earnings**

Prime Rate:	<b>7.0000%</b>		Account Analysis Earnings: 0.25% with a minimum deposit of \$100,000
SOFR Rates:	1 month (30 days)	3.77221%	
	3 months (90 days)	3.73784%	
	6 months (180 days)	3.67039%	
	12 months (365 days)	3.51340%	

**Important Notices**

APY - Annual Percentage Yield

Fees could reduce earnings on accounts