

EFFECTIVE DATES
October 07, 2025 through October 13, 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	3.85%	3.85%
\$500,000 up to \$1,999,999	3.90%	3.90%
\$2,000,000 and above	3.95%	3.95%

*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)	3.80%	3.80%	3.85%	3.85%	3.85%	3.85%
12 months (365 days)	3.70%	3.70%	3.75%	3.75%	3.75%	3.75%

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:	7.2500%	Account Analysis Earnings: 0.25% with a minimum deposit of \$100,000
SOFR Rates:	1 month (30 days)	4.08824%
	3 months (90 days)	3.93708%
	6 months (180 days)	3.79005%
	12 months (365 days)	3.58183%

Important Notices

APY - Annual Percentage Yield

Fees could reduce earnings on accounts