

**EFFECTIVE DATES**

June 23, 2026 through June 29, 2026

**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	3.40%	3.40%
\$500,000 up to \$1,999,999	3.45%	3.45%
\$2,000,000 and above	3.50%	3.50%

\*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)	3.70%	3.75%	3.75%	3.80%	3.75%	3.80%
3 months (90 days)	3.65%	3.70%	3.70%	3.75%	3.70%	3.75%
6 months (180 days)	3.65%	3.70%	3.70%	3.75%	3.70%	3.75%
9 months (270 days)	3.75%	3.75%	3.80%	3.80%	3.80%	3.80%
12 months (365 days)	3.80%	3.80%	3.85%	3.85%	3.85%	3.85%

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>6.7500%</b>		Account Analysis Earnings: 0.25% with a minimum deposit of \$100,000
SOFR Rates:	1 month (30 days)	3.64338%	
	3 months (90 days)	3.72777%	
	6 months (180 days)	3.85550%	
	12 months (365 days)	4.03325%	

**Important Notices**

APY - Annual Percentage Yield

Fees could reduce earnings on accounts