

EFFECTIVE DATES
February 03, 2026 through February 9, 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	3.55%	3.55%
\$500,000 up to \$1,999,999	3.60%	3.60%
\$2,000,000 and above	3.65%	3.65%

*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	Rate	Fixed	Rate	Fixed	APY
1 month (30 days)	3.70%	3.75%	3.75%	3.80%	3.75%	3.80%
3 months (90 days)	3.50%	3.55%	3.55%	3.60%	3.55%	3.60%
6 months (180 days)	3.50%	3.55%	3.55%	3.60%	3.55%	3.60%
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:	6.7500%	Account Analysis Earnings: 0.25% with a minimum deposit of \$100,000
SOFR Rates:	1 month (30 days)	3.67106%
	3 months (90 days)	3.66076%
	6 months (180 days)	3.61231%
	12 months (365 days)	3.47881%

Important Notices

APY - Annual Percentage Yield

Fees could reduce earnings on accounts