

EFFECTIVE DATES
September 22, 2026 through September 28, 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	3.65%	3.65%
\$500,000 up to \$1,999,999	3.70%	3.70%
\$2,000,000 and above	3.75%	3.75%

*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)	3.85%	3.90%	3.90%	3.95%	3.90%	3.95%
3 months (90 days)	3.85%	3.90%	3.90%	3.95%	3.90%	3.95%
6 months (180 days)	3.85%	3.90%	3.90%	3.95%	3.90%	3.95%
9 months (270 days)	4.05%	4.05%	4.10%	4.10%	4.10%	4.10%
12 months (365 days)	4.10%	4.10%	4.15%	4.15%	4.15%	4.15%

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:	7.0000%		Account Analysis Earnings: 0.25% with a minimum deposit of \$100,000
SOFR Rates:	1 month (30 days)	3.89851%	
	3 months (90 days)	4.03297%	
	6 months (180 days)	4.20141%	
	12 months (365 days)	4.48475%	

Important Notices

APY - Annual Percentage Yield

Fees could reduce earnings on accounts