

EFFECTIVE DATES
December 05, 2023 through December 11, 2023

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	5.10%	5.10%
\$500,000 up to \$1,999,999	5.15%	5.15%
\$2,000,000 and above	5.20%	5.20%

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

Certificate of Deposit (CD)

Terms	\$20K up to \$99,999K		\$100K up to \$999,999K		\$1 million and above	
	Fixed		Fixed		Fixed	
	Rate	APY	Rate	APY	Rate	APY
1 month (30 days)	5.20%	5.35%	5.25%	5.40%	5.25%	5.40%
3 months (90 days)	5.30%	5.40%	5.35%	5.45%	5.35%	5.45%
6 months (180 days)	5.30%	5.35%	5.35%	5.40%	5.35%	5.40%
9 months (270 days)	5.20%	5.25%	5.25%	5.30%	5.25%	5.30%
12 months (365 days)	5.10%	5.10%	5.15%	5.15%	5.15%	5.15%

After opening a Certificate of Deposit account, the Interest Rate is fixed for specified term. Interest Rates may change at any time without prior notice.

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:	8.5000%	Account Analysis Earnings: 0.25% with a minimum deposit of \$100,000
SOFR Rates:	1 month (30 days)	5.34508%
	3 months (90 days)	5.36297%
	6 months (180 days)	5.30258%
	12 months (365 days)	5.03913%

Important Notices

 APY - Annual Percentage Yield
 Fees could reduce earnings on accounts