



EFFECTIVE JULY 6, 2022

## Money Market, Savings, & Checking<sup>1</sup>

Account Type	Rate	APY
<b>Premium Investment Account</b> <span style="float: right;">Min. Balance to Open: \$25,000.00</span>		
\$0 - \$24,999.99	0.01%	0.01%
\$25,000 - \$99,999.99	0.45%	0.45%
\$100,000 - \$249,999.99	0.55%	0.55%
\$250,000 - \$499,999.99	0.65%	0.65%
\$500,000 or more	0.75%	0.75%
<b>Money Market</b> <span style="float: right;">Min. Balance to Open: \$1,000.00</span>		
\$0 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 or more	0.20%	0.20%
<b>Health Savings</b> <span style="float: right;">Min. Balance to Open: \$50.00</span>		
\$0 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 - \$19,999.99	0.10%	0.10%
\$20,000 or more	0.15%	0.15%
<b>Interest Checking</b> <span style="float: right;">Min. Balance to Open: \$1,000.00</span>		
Interest Checking	0.05%	0.05%
<b>Regular Savings</b> <span style="float: right;">No Minimum Balance to Open</span>		
Regular Savings	0.10%	0.10%
<b>Christmas Club</b> <span style="float: right;">No Minimum Balance to Open</span>		
Christmas Club	0.10%	0.10%

## Certificates of Deposit & IRA<sup>2</sup>

Initial Deposit	Rate	APY
<b>SPECIAL 11-Month</b>		
\$1,000 - \$9,999.99	0.65%	0.65%
\$10,000 or more	0.85%	0.85%
<b>3-Month</b>		
\$1,000 - \$9,999.99	0.15%	0.15%
\$10,000 or more	0.35%	0.35%
<b>6-Month</b>		
\$1,000 - \$9,999.99	0.35%	0.35%
\$10,000 or more	0.55%	0.55%
<b>12-Month</b>		
\$1,000 - \$9,999.99	0.50%	0.50%
\$10,000 or more	0.70%	0.70%
<b>24-Month</b>		
\$1,000 - \$9,999.99	0.60%	0.60%
\$10,000 or more	0.80%	0.80%
<b>36-Month</b>		
\$1,000 - \$9,999.99	0.80%	0.80%
\$10,000 or more	1.00%	1.00%
<b>60-Month</b>		
\$1,000 - \$9,999.99	1.05%	1.05%
\$10,000 or more	1.25%	1.25%
<b>Individual Retirement Account (IRA)<sup>4</sup></b>		
24-Month Variable IRA	2.81%	2.83%
<b>12-Month Head Start<sup>3</sup></b>		
\$100 - \$9,999.99	0.50%	0.50%
\$10,000 or more	0.70%	0.70%

**IRAs pay the higher tier on the CD rate schedule above and require an opening minimum balance of \$1,000.00. Please consult a tax professional regarding any tax consequences related to IRAs.**

<sup>1</sup> Rates are subject to change after account opening.

<sup>2</sup> Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings. For CDs \$250,000+ see personal banker.

<sup>3</sup> 12-Month Head Start CD is for ages 0-25 and requires a \$100 minimum initial deposit.

<sup>4</sup> Variable IRA requires a \$50.00 minimum initial deposit. Rates subject to change after account opening.