



Rate Sheet

Term	Amount	Rate	APY*		
Certificates of Deposit¹					
6 Month Certificate	Up to \$250,000	3.00%	3.03%		
	Greater than \$250,000	4.35%	4.42%		
1 Year Certificate	Up to \$250,000	4.00%	4.06%		
	Greater than \$250,000	4.50%	4.58%		
18 Month Certificate	Up to \$250,000	4.25%	4.32%		
	Greater than \$250,000	4.60%	4.68%		
2 Year Certificate	Up to \$250,000	4.00%	4.06%		
	Greater than \$250,000	4.00%	4.06%		
3 Year Certificate	Up to \$250,000	3.50%	3.55%		
	Greater than \$250,000	3.50%	3.55%		
4 Year Certificate	Up to \$250,000	3.50%	3.55%		
	Greater than \$250,000	3.50%	3.55%		
IRA					
2 Year Fixed Rate ²	Less Than \$2,500.00	3.00%	3.05%		
	\$2,500.00 to less than \$10,000.00	3.25%	3.30%		
	\$10,000.00 to less than \$20,000.00	3.50%	3.56%		
	\$20,000.00 to less than \$50,000.00	3.50%	3.56%		
	\$50,000.00 to \$100,000.00	3.50%	3.56%		
	Greater than \$100,000	3.50%	3.56%		
2 Year Fixed Variable Rate ¹	Less Than \$2,500.00	3.00%	3.03%		
	\$2,500.00 to less than \$10,000.00	3.25%	3.29%		
	\$10,000.00 to less than \$20,000.00	3.50%	3.55%		
	\$20,000.00 to less than \$50,000.00	3.50%	3.55%		
	\$50,000.00 to \$100,000.00	3.50%	3.55%		
	Greater than \$100,000	3.50%	3.55%		
Interest Bearing Checking Accounts		Consumer		Commercial	
NOW Account ³ and Commercial NOW Account ³		0.10%	0.10%	0.05%	0.05%
50 Plus Checking ³		0.10%	0.10%		
Prestige Checking ³	Less than \$1,000	0.00%	0.00%		
	\$1,000 or more	0.30%	0.30%		
Money Market Accounts		Consumer		Commercial	
Money Market ³ and Commercial Money Market ³	Less Than \$2,500.00	0.20%	0.20%	0.10%	0.10%
	\$2,500.00 to less than \$20,000	0.75%	0.75%	0.50%	0.50%
	\$20,000.00 to less than \$50,000	1.00%	1.00%	0.60%	0.60%
	\$50,000.00 to less than \$100,000	1.25%	1.26%	0.70%	0.70%
	\$100,000 to less than \$250,000	1.50%	1.51%	0.80%	0.80%
	Greater than \$250,000	1.75%	1.76%	1.00%	1.00%
Savings		Consumer		Commercial	
Regular Savings ³ and Commercial Savings ³		0.25%	0.25%	0.15%	0.15%

Interest rates and Annual Percentage Yields are current as of the date indicated

* Annual Percentage Yield

¹Compounding quarterly; a penalty may be imposed for early withdrawal

²Compounding daily; a penalty may be imposed for early withdrawal

³Interest Rate and annual percentage yield may change after account opening

Fees can reduce the earnings on the account