

**Rate Sheet**

| Term   | Amount                               | Rate            | APY*  |                   |       |
|--|--------------------------------------|-----------------|-------|-------------------|-------|
| <b>Certificates of Deposit<sup>1</sup></b>   |                                      |                 |       |                   |       |
| 6 Month Certificate  | Up to \$250,000                      | 0.35%           | 0.35% |                   |       |
|  | Greater than \$250,000               | 0.35%           | 0.35% |                   |       |
| 1 Year Certificate   | Up to \$250,000                      | 0.60%           | 0.60% |                   |       |
|  | Greater than \$250,000               | 0.60%           | 0.60% |                   |       |
| 18 Month Certificate   | Up to \$250,000                      | 0.65%           | 0.65% |                   |       |
|  | Greater than \$250,000               | 0.65%           | 0.65% |                   |       |
| 2 Year Certificate   | Up to \$250,000                      | 0.75%           | 0.75% |                   |       |
|  | Greater than \$250,000               | 0.75%           | 0.75% |                   |       |
| 3 Year Certificate   | Up to \$250,000                      | 0.85%           | 0.85% |                   |       |
|  | Greater than \$250,000               | 0.85%           | 0.85% |                   |       |
| 4 Year Certificate   | Up to \$250,000                      | 0.95%           | 0.95% |                   |       |
|  | Greater than \$250,000               | 0.95%           | 0.95% |                   |       |
| <b>IRA</b>   |                                      |                 |       |                   |       |
| 2 Year Fixed Rate <sup>2</sup>   | Less Than \$2,500.00                 | 0.35%           | 0.35% |                   |       |
|  | \$2,500.00 to less than \$10,000.00  | 0.60%           | 0.60% |                   |       |
|  | \$10,000.00 to less than \$20,000.00 | 0.65%           | 0.65% |                   |       |
|  | \$20,000.00 to less than \$50,000.00 | 0.75%           | 0.75% |                   |       |
|  | \$50,000.00 to \$100,000.00          | 0.75%           | 0.75% |                   |       |
|  | Greater than \$100,000               | 0.75%           | 0.75% |                   |       |
| 2 Year Fixed Variable Rate <sup>1</sup>  | Less Than \$2,500.00                 | 0.35%           | 0.35% |                   |       |
|  | \$2,500.00 to less than \$10,000.00  | 0.60%           | 0.60% |                   |       |
|  | \$10,000.00 to less than \$20,000.00 | 0.65%           | 0.65% |                   |       |
|  | \$20,000.00 to less than \$50,000.00 | 0.75%           | 0.75% |                   |       |
|  | \$50,000.00 to \$100,000.00          | 0.75%           | 0.75% |                   |       |
|  | Greater than \$100,000               | 0.75%           | 0.75% |                   |       |
| <b>Interest Bearing Checking Accounts</b>  |                                      |                 |       |                   |       |
|  |                                      | <b>Consumer</b> |       | <b>Commercial</b> |       |
| NOW Account <sup>3</sup> and<br>Commercial NOW Account <sup>3</sup><br>50 Plus Checking <sup>3</sup> |                                      | 0.05%           | 0.05% | 0.05%             | 0.05% |
| Prestige Checking <sup>3</sup>   | Less than \$1,000                    | 0.00%           | 0.00% |                   |       |
|  | \$1,000 or more                      | 0.15%           | 0.15% |                   |       |
| <b>Money Market Accounts</b>   |                                      |                 |       |                   |       |
|  |                                      | <b>Consumer</b> |       | <b>Commercial</b> |       |
| Money Market <sup>3</sup><br>and<br>Commercial Money Market <sup>3</sup>                             | Less Than \$2,500.00                 | 0.05%           | 0.05% | 0.00%             | 0.00% |
|  | \$2,500.00 to less than \$20,000     | 0.10%           | 0.10% | 0.05%             | 0.05% |
|  | \$20,000.00 to less than \$50,000    | 0.20%           | 0.20% | 0.15%             | 0.15% |
|  | \$50,000.00 to less than \$100,000   | 0.25%           | 0.25% | 0.20%             | 0.20% |
|  | \$100,000 to less than \$250,000     | 0.25%           | 0.25% | 0.20%             | 0.20% |
| Greater than \$250,000   | 0.30%                                | 0.30%           | 0.25% | 0.25%             |       |
| <b>Savings</b>   |                                      |                 |       |                   |       |
|  |                                      | <b>Consumer</b> |       | <b>Commercial</b> |       |
| Regular Savings <sup>3</sup> and<br>Commercial Savings <sup>3</sup>                                  |                                      | 0.10%           | 0.10% | 0.05%             | 0.05% |

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

\* Annual Percentage Yield

<sup>1</sup>Compounding quarterly; a penalty may be imposed for early withdrawal

<sup>2</sup>Compounding daily; a penalty may be imposed for early withdrawal

<sup>3</sup>Interest Rate and annual percentage yield may change after account opening

Fees can reduce the earnings on the account