

Rate Sheet

| Term | Amount | Rate | APY* | | |
|--|--------------------------------------|-----------------|-------|-------------------|-------|
| Certificates of Deposit¹ | | | | | |
| 6 Month Certificate | Up to \$250,000 | 4.00% | 4.06% | | |
| | Greater than \$250,000 | 4.00% | 4.06% | | |
| 1 Year Certificate | Up to \$250,000 | 4.10% | 4.16% | | |
| | Greater than \$250,000 | 4.10% | 4.16% | | |
| 13 Month Special Certificate (renewal rate - closed to new accounts) | Up to \$250,000 | 4.10% | 4.16% | | |
| | Greater than \$250,000 | 4.10% | 4.16% | | |
| 18 Month Certificate | Up to \$250,000 | 4.10% | 4.16% | | |
| | Greater than \$250,000 | 4.10% | 4.16% | | |
| 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 | 3.60% | 3.65% | | |
| | Greater than \$250,000 | 3.60% | 3.65% | | |
| 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 | 0.25% | 0.25% | | |
| | \$2,500.00 to less than \$10,000.00 | 3.80% | 3.87% | | |
| | \$10,000.00 to less than \$20,000.00 | 3.80% | 3.87% | | |
| | \$20,000.00 to less than \$50,000.00 | 3.80% | 3.87% | | |
| | \$50,000.00 to \$100,000.00 | 3.80% | 3.87% | | |
| | Greater than \$100,000 | 3.80% | 3.87% | | |
| 2 Year Fixed Variable Rate ¹ | Less Than \$2,500.00 | 0.25% | 0.25% | | |
| | \$2,500.00 to less than \$10,000.00 | 3.80% | 3.85% | | |
| | \$10,000.00 to less than \$20,000.00 | 3.80% | 3.85% | | |
| | \$20,000.00 to less than \$50,000.00 | 3.80% | 3.85% | | |
| | \$50,000.00 to \$100,000.00 | 3.80% | 3.85% | | |
| | Greater than \$100,000 | 3.80% | 3.85% | | |
| Interest Bearing Checking Accounts | | Consumer | | Commercial | |
| NOW Account ³ and Commercial NOW Account ³ 50 Plus Checking ³ | | 0.10% | 0.10% | 0.05% | 0.05% |
| 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