

Deposit Interest Rates

CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

| CD/IRA TERM | FIXED INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM OPENING DEPOSIT | INTEREST PENALTY | COMPOUND PERIOD |
|-------------------|---------------------|-------------------------------|-------------------------|------------------|-----------------|
| 3 MONTHS | 4.75% | 4.84% | \$500.00 | 1 MONTH | AT MATURITY |
| 6 MONTHS | 4.80% | 4.86% | \$500.00 | 1 MONTH | AT MATURITY |
| 4 MONTHS* | 5.00% | 5.08% | \$500.00 | 1 MONTH | AT MATURITY |
| 7 MONTHS* | 5.00% | 5.05% | \$500.00 | 1 MONTH | AT MATURITY |
| 12 MONTHS | 4.90% | 4.90% | \$500.00 | 3 MONTHS | AT MATURITY |
| 13 MONTH Bump-Up* | 4.95% | 4.96% | \$500.00 | 3 MONTHS | ANNUALLY |
| 18 MONTHS | 3.50% | 3.47% | \$500.00 | 3 MONTHS | ANNUALLY |
| 24 MONTHS | 3.25% | 3.20% | \$500.00 | 3 MONTHS | ANNUALLY |
| 36 MONTHS | 3.00% | 2.91% | \$500.00 | 6 MONTHS | ANNUALLY |

A penalty for early withdrawal may be imposed. APY assumes that the principal will remain on deposit for the entire term.

*4 Month CD: Each renewal will be 3 months.

*7 Month CD: Each renewal will be 6 months.

*13 Month Bump Up-CD: Each renewal term will be 12 months.

| CERTIFICATE OF DEPOSIT \$100,000 OR MORE | FIXED INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM OPENING DEPOSIT | INTEREST PENALTY | COMPOUND PERIOD |
|--|---------------------|-------------------------------|-------------------------|------------------|-----------------|
| 3 MONTHS | 4.75% | 4.84% | \$100,000.00 | 1 MONTH | AT MATURITY |
| 6 MONTHS | 4.80% | 4.86% | \$100,000.00 | 1 MONTH | AT MATURITY |
| 4 MONTHS* | 5.00% | 5.08% | \$100,000.00 | 1 MONTH | AT MATURITY |
| 7 MONTHS* | 5.00% | 5.05% | \$100,000.00 | 1 MONTH | AT MATURITY |
| 9 MONTHS | 4.85% | 4.88% | \$100,000.00 | 3 MONTHS | AT MATURITY |
| 12 MONTHS | 4.90% | 4.90% | \$100,000.00 | 3 MONTHS | AT MATURITY |
| 13 MONTH Bump-Up* | 4.95% | 4.96% | \$100,000.00 | 3 MONTHS | ANNUALLY |
| 18 MONTHS | 3.50% | 3.47% | \$100,000.00 | 3 MONTHS | ANNUALLY |
| 24 MONTHS | 3.25% | 3.20% | \$100,000.00 | 3 MONTHS | ANNUALLY |
| 36 MONTHS | 3.00% | 2.91% | \$100,000.00 | 6 MONTHS | ANNUALLY |

A penalty for early withdrawal may be imposed. APY assumes that the principal will remain on deposit for the entire term.

*4 Month CD: Each renewal will be 3 months.

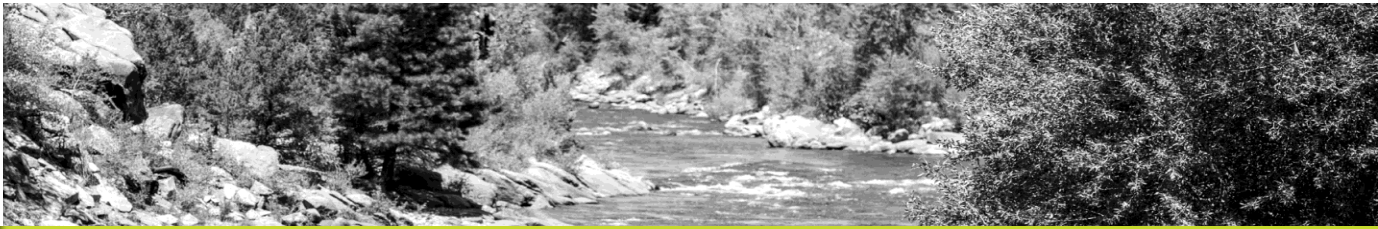
*7 Month CD: Each renewal will be 6 months.

*13 Month Bump Up-CD: Each renewal term will be 12 months.



SAVINGS & MONEY MARKET ACCOUNTS

| SAVINGS ACCOUNT | VARIABLE INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM BALANCE TO AVOID SERVICE CHARGE |
|-------------------------------|------------------------|-------------------------------|---|
| PERSONAL | 0.10% | 0.10% | A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. The service charge is waived for minors until their 18th birthday. |
| BUSINESS | 0.10% | 0.10% | |
| HEALTH SAVINGS CHECKING | VARIABLE INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM BALANCE TO AVOID SERVICE CHARGE |
| Below \$5,000 | 0.05% | 0.05% | |
| \$5,000-\$9,999.99 | 0.07% | 0.07% | |
| \$10,000 and over | 0.10% | 0.10% | |
| PERSONAL MONEY MARKET ACCOUNT | | | |
| <i>*DAILY BALANCES OF:</i> | | | |
| Up to \$9,999.99 | .25% | .25% | A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle. |
| \$10,000.00 - \$24,999.99 | .35% | .35% | |
| \$25,000 - \$49,999.99 | .50% | .50% | |
| \$50,000.00 - \$99,999.99 | .75% | .75% | |
| \$100,000.00 - \$499,999.99 | 1.00% | 1.00% | |
| \$500,000.00 - \$999,999.99 | 1.10% | 1.11% | |
| \$1,000,000.00 & above | 1.25% | 1.26% | |
| BUSINESS MONEY MARKET ACCOUNT | | | |
| <i>*DAILY BALANCES OF:</i> | | | |
| Up to \$9,999.99 | .25% | .25% | A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle. |
| \$10,000.00 - \$24,999.99 | .35% | .35% | |
| \$25,000 - \$49,999.99 | .50% | .50% | |
| \$50,000.00 - \$99,999.99 | .75% | .75% | |
| \$100,000.00 - \$499,999.99 | 1.00% | 1.00% | |
| \$500,000.00 - \$999,999.99 | 1.10% | 1.11% | |
| \$1,000,000.00 & above | 1.25% | 1.26% | |



CHECKING ACCOUNTS

| CHECKING ACCOUNTS | VARIABLE INTEREST RATE | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM BALANCE TO AVOID SERVICE CHARGE |
|--|------------------------|-------------------------------|--|
| Easy Interest Checking, 50 + Interest Checking | 0.05% | 0.05% | - |
| Business Interest Checking and Public Funds Checking | 0.05% | 0.05% | - |
| PREMIER INTEREST CHECKING • <i>Daily balances of:</i> Up to \$1,499.99 | 0.05% | 0.05% | A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,500 any day of the statement cycle. |
| \$1,500 & above | 0.08% | 0.08% | |
| Lawyer or Realtor Trust Checking | 3.15% | 3.20% | - |
| ANALYSIS CHECKING ACCOUNTS | EARNINGS CREDIT RATE | NEGATIVE COLLECTED FUNDS RATE | SERVICE CHARGE |
| Business Analysis Checking | .35% | 0.35% | A maintenance fee of \$10.00 will be imposed each month with a per-item charge of \$0.25 for every credit and a per-item charge of \$0.10 for every debit. A per-item charge of \$0.10 will be imposed for deposited items. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected. |
| Premier Business Analysis Checking | .35% | 0.35% | |

Credit Against Fees: This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate.

- *Business Analysis Checking:* If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.
- *Premier Business Analysis Checking:* If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.
- Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.
- The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.
- **Interest Rates and Annual Percentage Yields are current as of October 4, 2023.**