



**R BANK RATE SHEET**  
**Rates Effective 1/1/2021**  
 Rates are subject to change at any time

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Income Checking b</b>	\$200.00	\$ 1,500.00 c		
Daily Balances of:				
	\$1,500.00-4,999.99		0.10%	0.10%
	\$5,000.00-24,999.99		0.10%	0.10%
	\$25,000.00-99,999.99		0.10%	0.10%
	\$100,000.00 and up		0.17%	0.17%
<b>R Best Checking b</b>	\$100.00	\$ 0.01 c		
Portion of Your Daily Balance:				
	up to \$10,000.00		2.96%	3.00%
	\$10,000.01 and up		0.45%	3.00% to 0.46%
<b>Business Interest Checking b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
	\$2,500.00 and up		0.13%	0.13%
<b>Kids Savers Club Savings b</b>	\$200.00	\$ 0.01 c	0.45%	0.45%
<b>Personal Savings b</b>	\$200.00	\$ 300.00 c		
Daily Balances of:				
	\$300.00 and up		0.25%	0.25%
<b>Business Savings b</b>	\$200.00	\$ 500.00 c		
Daily Balances of:				
	\$500.00 and up		0.25%	0.25%
<b>Personal Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
	\$2,500.00-4,999.99		0.09%	0.09%
	\$5,000.00-24,999.99		0.13%	0.13%
	\$25,000.00-99,999.99		0.21%	0.21%
	\$100,000.00-249,999.99		0.26%	0.26%
	\$250,000.00 and up		0.38%	0.38%
<b>Business Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
	\$2,500.00-4,999.99		0.09%	0.09%
	\$5,000.00-24,999.99		0.13%	0.13%
	\$25,000.00-99,999.99		0.21%	0.21%
	\$100,000.00-249,999.99		0.26%	0.26%
	\$250,000.00 and up		0.38%	0.38%
<b>Premium Money Market b</b>	\$2,500.00	\$ 10,000.00 c		
Daily Balances of:				
	\$10,000.00-24,999.99		0.09%	0.09%
	\$25,000.00-49,999.99		0.13%	0.13%
	\$50,000.00-99,999.99		0.21%	0.21%
	\$100,000.00-249,999.99		0.26%	0.26%
	\$250,000.00 and up		0.38%	0.38%
<b>High Yield Money Market b</b>	\$2,500.00	\$ 25,000.00 c		
	\$25,000.00-149,999.99		0.35%	0.35%
	\$150,000.00-299,999.99		0.49%	0.49%
	\$300,000.00 and up		0.84%	0.84%
<b>3 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	0.27%	0.27%
<b>6 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	0.47%	0.47%
<b>12 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	0.62%	0.62%
<b>18 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	0.63%	0.63%
<b>24 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	0.80%	0.80%
<b>36 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	0.85%	0.85%
<b>3 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	0.31%	0.31%
<b>6 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	0.47%	0.47%
<b>12 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	0.63%	0.63%
<b>18 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	0.67%	0.67%
<b>24 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	0.80%	0.80%
<b>36 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	0.91%	0.91%

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Health Savings Account b	\$25.00	\$ 0.01 c		
Daily Balances of:				
	up to \$999.99		0.10%	0.10%
	\$1,000.00-4,999.99		0.21%	0.21%
	\$5,000.00-14,999.99		0.64%	0.64%
	\$15,000.00 and up		1.06%	1.07%
12 Month Individual Retirement Account a	\$1,000.00	\$ 1,000.00 c	1.00%	1.01%
24 Month Individual Retirement Account a	\$1,000.00	\$ 1,000.00 c	1.14%	1.15%
36 Month Individual Retirement Account a	\$1,000.00	\$ 1,000.00 c	1.28%	1.29%
60 Month Individual Retirement Account a	\$1,000.00	\$ 1,000.00 c	1.51%	1.52%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.**

**For current rate information call (844) 722-6589.**

**Member FDIC**

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