



R BANK RATE SHEET
Rates Effective 1/27/2021
 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
Income Checking 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%
R Best Checking b	\$100.00	\$ 0.01 c		
Portion of Your Daily Balance:				
	up to \$10,000.00		2.47%	2.50%
	\$10,000.01 and up		0.38%	2.50% to 0.38%
Business Interest Checking b	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
	\$2,500.00 and up		0.13%	0.13%
Kids Savers Club Savings b	\$200.00	\$ 0.01 c	0.45%	0.45%
Personal Savings b	\$200.00	\$ 300.00 c		
Daily Balances of:				
	\$300.00 and up		0.25%	0.25%
Business Savings b	\$200.00	\$ 500.00 c		
Daily Balances of:				
	\$500.00 and up		0.25%	0.25%
Personal Money Market 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%
Business Money Market 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%
Premium Money Market 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%
High Yield Money Market 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%
3 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	0.27%	0.27%
6 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	0.47%	0.47%
12 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	0.62%	0.62%
18 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	0.63%	0.63%
24 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	0.80%	0.80%
36 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	0.85%	0.85%
3 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	0.31%	0.31%
6 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	0.47%	0.47%
12 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	0.63%	0.63%
18 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	0.67%	0.67%
24 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	0.80%	0.80%
36 Month Jumbo Certificate of Deposit a	\$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, d	\$1,000.00	\$ 1,000.00 c	1.00%	1.01%
24 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.14%	1.15%
36 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.28%	1.29%
60 Month Individual Retirement Account a, d	\$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.
- d) Traditional, Roth, and SEP IRA plans are offered.

Fees could reduce the earnings on the account.
For current rate information call (844) 722-6589.
Member FDIC

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