



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			0.20%	0.20%
<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			0.15%	0.15%
<b>Kids Savers Club Savings b</b>	\$200.00	\$ 0.01 c	0.50%	0.50%
<b>Personal Savings b</b>	\$200.00	\$ 300.00 c		
Daily Balances of:				
\$300.00 and up			0.30%	0.30%
<b>Business Savings b</b>	\$200.00	\$ 500.00 c		
Daily Balances of:				
\$500.00 and up			0.30%	0.30%
<b>Personal Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.10%	0.10%
\$5,000.00-24,999.99			0.15%	0.15%
\$25,000.00-99,999.99			0.25%	0.25%
\$100,000.00-249,999.99			0.30%	0.30%
\$250,000.00 and up			0.45%	0.45%
<b>Business Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.10%	0.10%
\$5,000.00-24,999.99			0.15%	0.15%
\$25,000.00-99,999.99			0.25%	0.25%
\$100,000.00-249,999.99			0.30%	0.30%
\$250,000.00 and up			0.45%	0.45%
<b>Premium Money Market b</b>	\$2,500.00	\$ 10,000.00 c		
Daily Balances of:				
\$10,000.00-24,999.99			0.10%	0.10%
\$25,000.00-49,999.99			0.15%	0.15%
\$50,000.00-99,999.99			0.25%	0.25%
\$100,000.00-249,999.99			0.30%	0.30%
\$250,000.00 and up			0.45%	0.45%
<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</b> a	\$100,000.00	\$100,000.00 c	0.91%	0.91%
--	--------------	----------------	-------	-------

<b>Account Product Name</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain Annual Percentage Yield</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
<b>Health Savings Account</b> b	\$25.00	\$ 0.01 c		
Daily Balances of:				
up to \$999.99			0.10%	0.10%
\$1,000.00-4,999.99			0.25%	0.25%
\$5,000.00-14,999.99			0.75%	0.75%
\$15,000.00 and up			1.25%	1.26%
<b>12 Month Individual Retirement Account</b> a	\$1,000.00	\$ 1,000.00 c	1.00%	1.01%
<b>24 Month Individual Retirement Account</b> a	\$1,000.00	\$ 1,000.00 c	1.14%	1.15%
<b>36 Month Individual Retirement Account</b> a	\$1,000.00	\$ 1,000.00 c	1.28%	1.29%
<b>60 Month Individual Retirement Account</b> 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**

**Rates effective October 26, 2020 and are subject to change at any time.**