



**R BANK RATE SHEET**  
**Rates Effective 4/21/2023**  
 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			0.05%	0.05%
\$5,000.00-24,999.99			0.05%	0.05%
\$25,000.00-99,999.99			0.05%	0.05%
\$100,000.00 and up			0.10%	0.10%
<b>R Best Checking b</b>	\$100.00	\$ 0.01 c	0.01%	0.01%
Daily Balance when qualifications are met:				
up to \$10,000.00			2.47%	2.50%
\$10,000.01 and up			0.38%	2.50% to 0.38%
<b>Business Interest Checking b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00 and up			0.05%	0.05%
<b>Kids Savers Club Savings b</b>	\$200.00	\$ 0.01 c	0.45%	0.45%
<b>Personal Savings b</b>	\$200.00	\$ 200.00 c		
Daily Balances of:				
\$200.00 and up			0.20%	0.20%
<b>Business Savings b</b>	\$200.00	\$ 500.00 c		
Daily Balances of:				
\$500.00 and up			0.20%	0.20%
<b>Personal Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.65%	0.65%
\$5,000.00-24,999.99			0.75%	0.75%
\$25,000.00-99,999.99			1.00%	1.01%
\$100,000.00-249,999.99			1.20%	1.21%
\$250,000.00 and up			2.00%	2.02%
<b>Business Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.65%	0.65%
\$5,000.00-24,999.99			0.67%	0.67%
\$25,000.00-99,999.99			0.70%	0.70%
\$100,000.00-249,999.99			0.75%	0.75%
\$250,000.00 and up			1.20%	1.21%
<b>Premium Money Market b</b>	\$2,500.00	\$ 10,000.00 c		
Daily Balances of:				
\$10,000.00-24,999.99			0.65%	0.65%
\$25,000.00-49,999.99			0.75%	0.75%
\$50,000.00-99,999.99			1.00%	1.01%
\$100,000.00-249,999.99			1.20%	1.21%
\$250,000.00 and up			2.00%	2.02%
<b>High Yield Money Market b</b>	\$2,500.00	\$ 25,000.00 c		
\$25,000.00-149,999.99			1.00%	1.01%
\$150,000.00-299,999.99			1.25%	1.26%
\$300,000.00-999,999.99			2.00%	2.02%
\$1,000,000.00 and up			2.95%	2.99%
<b>3 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	4.35%	4.45%
<b>6 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	4.55%	4.65%
<b>12 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	2.10%	2.12%
<b>18 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	2.15%	2.17%
<b>24 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	2.15%	2.17%
<b>36 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	1.50%	1.51%
<b>3 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	4.35%	4.45%
<b>6 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	4.55%	4.65%
<b>12 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	2.15%	2.17%
<b>18 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	2.20%	2.22%
<b>24 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	2.15%	2.17%
<b>36 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	1.50%	1.51%
<b>9 Month Special Certificate of Deposit a</b>	\$1,000.00	\$1,000.00	4.25%	4.34%
<b>15 Month R Option Certificate of Deposit a</b>	\$1,000.00	\$1,000.00	3.65%	3.72%
<b>30 Month R Option Certificate of Deposit a</b>	\$1,000.00	\$1,000.00	3.75%	3.82%

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<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			0.18%	0.18%
\$5,000.00-14,999.99			0.61%	0.61%
\$15,000.00 and up			1.03%	1.04%
<b>12 Month Individual Retirement Account a, d</b>	\$1,000.00	\$ 1,000.00 c	3.25%	3.30%
<b>24 Month Individual Retirement Account a, d</b>	\$1,000.00	\$ 1,000.00 c	3.25%	3.30%
<b>36 Month Individual Retirement Account a, d</b>	\$1,000.00	\$ 1,000.00 c	3.25%	3.30%
<b>60 Month Individual Retirement Account a, d</b>	\$1,000.00	\$ 1,000.00 c	3.25%	3.30%
<b>Commercial Account Analysis Earnings Credit Rate</b>			0.25%	0.25%

- 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**

**Rates effective April 21, 2023 and are subject to change at any time.**