



R BANK RATE SHEET

Rates Effective : December 16, 2025

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
Prime 50 Interest Checking b	\$50.00	\$ 0.01 c		
Daily Balances of:				
\$0.01 and up			0.10%	0.10%
All-Star Interest Checking b	\$50.00	\$ 0.01 c		
Daily Balance when ACH qualification is not met:				
\$0.01 and up			0.01%	0.01%
Daily Balance when ACH qualification is met:				
\$0.01 and up			0.10%	0.10%
Diamond Interest Checking b	\$50.00	\$ 0.01 c		
\$0.01 - \$1,499.99			0.10%	0.10%
\$1,500.00 and up			1.00%	1.01%
Non-Profit Interest Checking b	\$50.00	\$1,500.00 c		
Daily Balances of:				
\$1,500.00 and up			1.00%	1.01%
Kids Savers Club Savings b	\$50.00	\$ 0.01 c	0.45%	0.45%
Personal Savings b	\$50.00	\$ 100.00 c		
Daily Balances of:				
\$100.00 and up			0.20%	0.20%
Business Savings b	\$50.00	\$ 100.00 c		
Daily Balances of:				
\$100.00 and up			0.20%	0.20%
Personal Money Market b	\$50.00	\$ 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			1.50%	1.51%
Business Money Market b	\$50.00	\$ 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%
Champions Money Market b,e	\$2,500.00	\$750,000.00 c		
Daily Balances of:				
\$750,000.00-1,499,999.99			2.50%	2.53%
\$1,500,000.00-2,999,999.99			2.75%	2.79%
\$3,000,000 and up			3.00%	3.05%
3 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	3.39%	3.45%
6 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	3.25%	3.30%
12 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	3.15%	3.20%
18 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	1.90%	1.92%
24 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	1.83%	1.85%
36 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
3 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	3.68%	3.75%
6 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	3.54%	3.60%
12 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	3.44%	3.50%
18 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	2.20%	2.22%
24 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	2.13%	2.15%
36 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	1.49%	1.50%

9 Month Special Certificate of Deposit a	\$1,000.00	\$1,000.00 c	3.44%	3.50%
15 Month R Option Certificate of Deposit a	\$1,000.00	\$1,000.00 c	2.23%	2.25%
30 Month R Option Certificate of Deposit a	\$1,000.00	\$1,000.00 c	2.96%	3.00%

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			0.10%	0.10%
\$5,000.00-14,999.99			0.10%	0.10%
\$15,000.00 and up			0.10%	0.10%
12 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	3.15%	3.20%
24 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.83%	1.85%
36 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
60 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
Commercial Account Analysis Earnings Credit Rate			0.50%	0.50%

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.

e) Available to both Consumer and Business customers

Fees could reduce the earnings on the account.

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

Member FDIC

Rates Effective December 16, 2025 - subject to change at any time