

EFFECTIVE DATES
January 31, 2023 through February 06, 2023

Interest Checking Accounts

Money Market*

Business

Account Balance	Rate	APY
\$0.00 up to \$99,999	0.00%	0.00%
\$100,000 up to \$499,999	4.30%	4.30%
\$500,000 up to \$1,999,999	4.35%	4.35%
\$2,000,000 and above	4.40%	4.40%

*Money Market Transaction Limitation - In one statement cycle, you are allowed only 6 debits.

Certificate of Deposit (CD)

Terms	\$20K up to \$99,999K		\$100K up to \$999,999K		\$1 million and above	
	Fixed		Fixed		Fixed	
	Rate	APY	Rate	APY	Rate	APY
1 month (30 days)	4.35%	4.35%	4.40%	4.40%	4.40%	4.40%
3 months (90 days)	4.55%	4.55%	4.60%	4.60%	4.60%	4.60%
6 months (180 days)	4.65%	4.65%	4.70%	4.70%	4.70%	4.70%
9 months (270 days)	4.75%	4.75%	4.80%	4.80%	4.80%	4.80%
12 months (365 days)	4.85%	4.85%	4.90%	4.90%	4.90%	4.90%

After opening a Certificate of Deposit account, the Interest Rate is fixed for specified term. Interest Rates may change at any time without prior notice.

Terms	Fixed Maturity CD	Early Withdrawal Penalty
1 month (30 days)		7 Days' Interest
3 months (90 days)		7 Days' Interest
6 months (180 days)		14 Days' Interest
9 months (270 days)		21 Days' Interest
12 months (365 days)		28 Days' Interest

Rate & Earnings

Prime Rate:	7.5000%	Account Analysis Earnings: Prime minus 4% (Floor of 0.00%)
SOFR Rates:	1 month (30 days)	4.5678%
	3 months (90 days)	4.6817%
	6 months (180 days)	4.8266%
	12 months (365 days)	4.8448%

Important Notices

APY - Annual Percentage Yield
 Fees could reduce earnings on accounts