



Deposit Rate Sheet

Rev. 10/1/2021*

	Minimum to Open	Annual		<i>Summit Relationship</i>		Minimum to Open	Annual		
		Percentage Yield (APY)	Interest Rate	Percentage Yield (APY)	Interest Rate		Percentage Yield (APY)	Interest Rate	
CDs/IRA CDs/SEP CDs									
< 3 months	\$ 500	0.05%	0.05%	0.10%	0.10%				
3 months to < 6 months	\$ 500	0.05%	0.05%	0.10%	0.10%				
6 months to < 12 months	\$ 500	0.10%	0.10%	0.15%	0.15%				
12 months to < 24 months	\$ 500	0.15%	0.15%	0.20%	0.20%				
24 months to < 36 months	\$ 500	0.25%	0.25%	0.35%	0.35%				
36 months to < 48 months	\$ 500	0.35%	0.35%	0.45%	0.45%				
48 months to < 60 months	\$ 500	0.35%	0.35%	0.45%	0.45%				
60 months <i>and over</i>	\$ 500	0.45%	0.45%	0.55%	0.55%				
Easy Access CD ¹	\$ 500	0.10%	0.10%	0.15%	0.15%				
18 month Variable Rate IRA/SEP	\$ 10	0.20%	0.20%	0.30%	0.30%				
MONEY MARKET ACCOUNT									
Evergreen Money Market	\$ 50								
<i>\$0.01 - \$34,999.99</i>		0.01%	0.01%						
<i>\$35,000.00 - \$49,999.99</i>		0.01%	0.01%						
<i>\$50,000.00 - \$74,999.99</i>		0.01%	0.01%						
<i>\$75,000.00 - \$99,999.99</i>		0.01%	0.01%						
<i>\$100,000.00 - \$499,999.99</i>		0.05%	0.05%						
<i>\$500,000.00 - \$999,999.99</i>		0.05%	0.05%						
<i>\$1,000,000.00 +</i>		0.05%	0.05%						
SAVINGS ACCOUNTS									
Statement Savings	\$ 10	0.01%	0.01%						
Christmas Club	\$ 1	0.05%	0.05%						
CHECKING ACCOUNTS									
PERSONAL									
Summit Relationship Checking	\$ 50								
<i>\$0.01 - \$999.99</i>		0.01%	0.01%						
<i>\$1,000.00 - \$49,999.99</i>		0.01%	0.01%						
<i>\$50,000.00 +</i>		0.01%	0.01%						
Adventure Checking Cash	\$ 50	N/A	N/A						
Adventure Checking Points	\$ 50	N/A	N/A						
BUSINESS									
Commercial Checking with Interest	\$ 50	0.01%	0.01%						
Commercial Checking ²	\$ 50	N/A	N/A						
Totally Free Business Checking	\$ 50	N/A	N/A						
HSA ACCOUNT									
Health Savings Account	\$ 0								
<i>\$0.01 - \$4,999.99</i>		0.01%	0.01%						
<i>\$5,000.00 - \$24,999.99</i>		0.05%	0.05%						
<i>\$25,000.00 +</i>		0.15%	0.15%						

Substantial penalty for early withdrawal on all Certificates of Deposit. Advertised rates: are subject to change without notice at Bank's discretion; apply to personal and business accounts; may vary for public funds. Fees could reduce earnings on account. For variable rate accounts, rate may change at any time. To earn the stated APY, the minimum daily balance indicated in the tiers must be maintained. *Savings and money market account rates are in effect for the current full cycle. ¹Not available for IRA or SEP accounts. ²Earnings credit of 0.10% will be applied to help offset the monthly maintenance fee and item fees, but will not exceed these fees.