



Deposit Rate Sheet

Rates effective as of 5/1/2024*

			Annual					Annual	
	Mi	nimum	Percentage	Interest		Minimum		Percentage	Interest
CDs/IRA CDs/SEP CDs	to	Open	Yield (APY)	Rate	SAVINGS ACCOUNTS	to C	pen	Yield (APY)	Rate
< 3 months	\$	500	0.05%	0.05%	Statement Savings	\$	10	0.01%	0.01%
3 months to < 6 months	\$	500	0.35%	0.35%	Christmas Club	\$	1	0.25%	0.25%
6 months to < 12 months	\$	500	0.60%	0.60%					
12 months to < 24 months	\$	500	0.85%	0.85%	HSA ACCOUNT				
24 months to < 36 months	\$	500	0.85%	0.85%	Health Savings Account	\$	0		
36 months to < 48 months	\$	500	0.85%	0.85%	\$0.01 - \$4,999.99			0.01%	0.01%
48 months to < 60 months	\$	500	0.95%	0.95%	\$5,000.00 - \$24,999.99			0.05%	0.05%
60 months and over	\$	500	1.00%	1.00%	\$25,000.00 +			0.15%	0.15%
Easy Access CD ¹	\$	500	0.60%	0.60%					
18 month Variable Rate IRA/SEP	\$	10	0.60%	0.60%	PERSONAL CHECKING				
11 month CD Special	\$	2,500	4.00%	3.93%	Preferred Interest Checking	\$	50		
17 month CD Special	\$	2,500	3.51%	3.45%	\$0.01 - \$1,499.99			0.01%	0.01%
					\$1,500.00 +			0.05%	0.05%
MONEY MARKET ACCOUNT					Direct Interest Checking	\$	50	0.01%	0.01%
Evergreen Money Market	\$	50			Totally Free Checking	\$	50	N/A	N/A
\$0.01 - \$34,999.99			0.01%	0.01%	Benefits Checking	\$	50	N/A	N/A
\$35,000.00 - \$49,999.99			0.01%	0.01%					
\$50,000.00 - \$74,999.99			0.01%	0.01%	BUSINESS CHECKING				
\$75,000.00 - \$99,999.99			0.01%	0.01%	Totally Free Business Checking	\$	50	N/A	N/A
\$100,000.00 - \$499,999.99			0.05%	0.05%	Commercial Checking ²	\$	50	N/A	N/A
\$500,000.00 - \$999,999.99			0.05%	0.05%					
\$1,000,000.00 +			0.05%	0.05%					

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, and may vary for public funds. Fees could reduce earnings on the 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.