



ASK ABOUT OUR CD SPECIALS!

Deposit Rate Sheet

Rates effective as of 01/09/2026*

| | Minimum | Annual | Interest |
|--------------------------------|-----------------|------------------------|--------------|
| CDs/IRA CDs/SEP CDs | to Open | Percentage Yield (APY) | Rate |
| < 3 months | \$ 500 | 0.05% | 0.05% |
| 3 months to < 6 months | \$ 500 | 0.35% | 0.35% |
| 6 months to < 12 months | \$ 500 | 0.60% | 0.60% |
| 12 months to < 24 months | \$ 500 | 0.85% | 0.85% |
| 24 months to < 36 months | \$ 500 | 0.85% | 0.85% |
| 36 months to < 48 months | \$ 500 | 0.85% | 0.85% |
| 48 months to < 60 months | \$ 500 | 0.95% | 0.95% |
| 60 months <i>and over</i> | \$ 500 | 1.00% | 1.00% |
| Easy Access CD ¹ | \$ 500 | 0.60% | 0.60% |
| 18 month Variable Rate IRA/SEP | \$ 10 | 0.60% | 0.60% |
| 10 month CD Special | \$ 2,500 | 3.30% | 3.25% |
| 19 month CD Special | \$ 2,500 | 3.04% | 3.00% |

| MONEY MARKET ACCOUNT | | | |
|-----------------------------|-------|-------|-------|
| Evergreen Money Market | \$ 50 | | |
| \$0.01 - \$34,999.99 | | 0.01% | 0.01% |
| \$35,000.00 - \$49,999.99 | | 0.01% | 0.01% |
| \$50,000.00 - \$74,999.99 | | 0.01% | 0.01% |
| \$75,000.00 - \$99,999.99 | | 0.01% | 0.01% |
| \$100,000.00 - \$499,999.99 | | 0.05% | 0.05% |
| \$500,000.00 - \$999,999.99 | | 0.05% | 0.05% |
| \$1,000,000.00 + | | 0.05% | 0.05% |

| | Minimum | Annual | Interest |
|----------------------------------|---------|------------------------|----------|
| SAVINGS ACCOUNTS | to Open | Percentage Yield (APY) | Rate |
| Statement Savings | \$ 10 | 0.01% | 0.01% |
| Christmas Club | \$ 1 | 0.25% | 0.25% |
| HSA ACCOUNT | | | |
| Health Savings Account | \$ 0 | | |
| \$0.01 - \$4,999.99 | | 0.01% | 0.01% |
| \$5,000.00 - \$24,999.99 | | 0.05% | 0.05% |
| \$25,000.00 + | | 0.15% | 0.15% |
| PERSONAL CHECKING | | | |
| Preferred Interest Checking | \$ 50 | | |
| \$0.01 - \$1,499.99 | | 0.01% | 0.01% |
| \$1,500.00 + | | 0.05% | 0.05% |
| Direct Interest Checking | \$ 50 | 0.01% | 0.01% |
| Totally Free Checking | \$ 50 | N/A | N/A |
| Benefits Checking | \$ 50 | N/A | N/A |
| BUSINESS CHECKING | | | |
| Totally Free Business Checking | \$ 50 | N/A | N/A |
| Commercial Checking ² | \$ 50 | N/A | N/A |

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. 1) Not available for IRA or SEP accounts. 2) Earnings credit of 0.10% will be applied to help offset the monthly maintenance fee and item fees, but will not exceed these fees.