



CONSUMER ACCOUNTS RATE SHEET

Account Type*	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Obtain APY	Minimum Balance to Open Account
Gold Checking	0.10%	0.10%	\$0.00 - \$49,999.99	\$1,000.00
	0.10%	0.10%	\$50,000.00 - \$99,999.99	
	0.15%	0.15%	\$100,000.00 - \$249,999.99	
	0.15%	0.15%	\$250,000.00 or more	
Consumer Premier MMA	0.55%	0.55%	\$0.00 - \$49,999.99	\$10,000.00
	0.70%	0.70%	\$50,000.00 - \$99,999.99	
	1.09%	1.10%	\$100,000.00 - \$249,999.99	
	1.19%	1.20%	\$250,000.00 - \$499,999.99	
	1.19%	1.20%	\$500,000.00 - \$999,999.99	
	1.19%	1.20%	\$1,000,000.00 or more	
Consumer Savings	0.05%	0.05%	\$0.00 - \$9,999.99	\$50.00
	0.10%	0.10%	\$10,000.00 - \$99,999.99	
	0.10%	0.10%	\$100,000.00 or more	
Youth Savings	0.15%	0.15%	\$0.00 - \$24,999.99	\$10.00
	0.15%	0.15%	\$25,000.00 or more	
IRA Savings	0.20%	0.20%	\$0.00 - \$24,999.99	\$100.00
	0.30%	0.30%	\$25,000.00 - \$99,999.99	
	0.50%	0.50%	\$100,000.00 or more	

*Variable Rate Accounts – The interest rate and annual percentage yield for your account depends upon the applicable rate tier and may change at any time at the bank's discretion. Fees could reduce earnings.

EFFECTIVE 12.1.2023

