

Rate Information – Deposit Accounts
Rates effective as of 10/14/2020
All rates subject to change without notice



Product	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking				
<input type="checkbox"/> Blue Axis Checking™	.25%	.25%	\$1	N/A
<input type="checkbox"/> Blue Axis Connect™	.25%	.25%	\$1	N/A
<input type="checkbox"/> Classic Checking	.05%	.05%	\$100	N/A
<input type="checkbox"/> Blue Axis Money Market™	.55%	.55%	\$5,000	N/A
<input type="checkbox"/> Magnum Money Market Checking – Tiered.			\$25,000	\$25,000
Balance \$.01 - \$24,999.99	.00%	.00%		
Balance \$25,000 - \$99,999.99	.10%	.10%		
Balance \$100,000 - \$249,999.99	.30%	.30%		
Balance \$250,000 and up	.50%	.50%		
<input type="checkbox"/> Blue Carbon Business Checking			\$1,000	N/A
Balance \$.01 - \$9,999.99	.00%	.00%		
Balance \$10,000 - \$49,999.99	.15%	.15%		
Balance \$50,000 and up	.30%	.30%		
IOLTA Fund				
<input type="checkbox"/> IOLTA Fund	1.00%	1.00%	\$1	N/A
Savings				
<input type="checkbox"/> Blue Axis Savings™	.45%	.45%	\$1	N/A
<input type="checkbox"/> Simply-Safe Savings - Tiered			\$5	\$100
Balance \$.01 - \$49,999.99	.15%	.15%		
Balance \$50,000 and up	.25%	.25%		
<input type="checkbox"/> Blue Axis Savings™ IRA - Tiered			\$5	N/A
Balance \$.01 - \$9,999.99	.50%	.50%		
Balance \$10,000 - \$24,999.99	.50%	.50%		
Balance \$25,000 and up	.50%	.50%		
<input type="checkbox"/> Holiday Savings	.15%	.15%	\$3	N/A
<input type="checkbox"/> Special Occasion Savings	.15%	.15%	\$3	N/A

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit

Minimum balance required to obtain APY = \$.01

Withdrawal of interest will reduce earnings

Fees may reduce earnings on the account - see Schedule of Fees for applicable fees

Interest is Compounded Daily (365/365) for all accounts other than IOLTA which is simple interest, credited monthly

Checking and Savings products are variable rate accounts - the interest rate may change at any time after account opening.

IOLTA Fund Rate is higher of 60% of the Fed Funds Target Rate or 1.00%

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Certificates of Deposit*			
CD Specials (Following CD Special Terms also available for IRAs)			
<input type="checkbox"/> Blue Axis™ 12 Month with Blue Axis Checking™ (renews to 12 month CD)	.60%	.60%	\$1,000
CDs (Following CD Terms also available for IRAs)			
<input type="checkbox"/> 6 Month	.40%	.40%	\$1,000
<input type="checkbox"/> 12 Month	.40%	.40%	\$1,000
<input type="checkbox"/> 18 Month	.40%	.40%	\$1,000
<input type="checkbox"/> IRA 18 Month Variable	.36%	.36%	\$250
<input type="checkbox"/> 24 Month	.40%	.40%	\$1,000
<input type="checkbox"/> 36 Month	.40%	.40%	\$1,000
<input type="checkbox"/> 48 Month	.40%	.40%	\$1,000
<input type="checkbox"/> 60 Month	.40%	.40%	\$1,000

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit

Minimum balance required to obtain APY = \$.01

Withdrawal of interest will reduce earnings

Fees may reduce earnings on the account – see Schedule of Fees for applicable fees

Interest is Compounded Daily (365/365)

* Penalty for early withdrawal – see Deposit Account Terms for further details

Blue Axis™ 12 Month with Blue Axis Checking™ – Must maintain a Blue Axis Checking™ Account and a bonus .20% APY (Annual Percentage Yield) will be added to the current 12 Month CD rate. Bonus APY is only applicable to the initial term of the CD.

IRA 18 Month Variable – rate available through October 31, 2020

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Online Product (requires eBanking enrollment)	Interest Rate	APY†	Minimum Deposit To Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking*				
<input type="checkbox"/> Blue Axis Checking™	.25%	.25%	\$1	N/A
<input type="checkbox"/> Blue Axis Connect™	.25%	.25%	\$1	N/A
Savings*				
<input type="checkbox"/> Blue Axis Savings™	.45%	.45%	\$1	N/A
eCertificates of Deposit**				
<input type="checkbox"/> 12 Month (renews to 12 Month CD)	.40%	.40%	\$5,000	N/A

† APY stands for Annual Percentage Yield

Annual percentage yield assumes interest remains on deposit

Minimum balance required to obtain APY = \$.01

Withdrawal of interest will reduce earnings

Fees may reduce earnings on the account – see Schedule of Fees for applicable fees

Interest is Compounded Daily (365/365)

Accounts opened online require eBanking enrollment

* Checking and Savings products are avariable rate accounts. The interest rate may change at any time after account opening

** Penalty for early withdrawal – see Deposit Account Terms for further details