

Business Rates and Disclosure of Account Terms



Interest Rates and Yields are effective January 12, 2021 and subject to change at any time.

Account Type	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open Account	Minimum Balance to Avoid a Maintenance Fee	Interest is Compounded	Interest is Credited
Blue Carbon® Business Checking - Tiered						
Balance \$.01 - \$9,999.99	0.00%	0.00%	\$1,000	NA	Daily	Monthly
Balance \$10,000 - \$49,999.99	0.15%	0.15%	\$1,000	NA	Daily	Monthly
Balance \$50,000 and up	0.30%	0.30%	\$1,000	NA	Daily	Monthly
Small Business Checking	0.00%	0.00%	\$100	\$500	N/A	N/A
Alliance Checking (Commercial Loan Customers Only)	0.00%	0.00%	\$100	N/A	N/A	N/A
IOLTA Fund	1.00%	1.00%	\$1.00	N/A	Daily	Monthly

Savings and Checking Variable Rate Account Terms

Your interest rate and annual percentage yield may change at our discretion.

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

Interest begins to accrue on the business day you make your deposit.

The minimum balance to obtain the Annual Percentage Yield is \$.01.

Annual percentage yield assumes interest remains on deposit. Withdrawal of interest may reduce earnings.

Fees may reduce earnings - see Schedule of Fees for applicable fees.

For checking account interest that is accrued, but unposted, interest may be forfeited if account is closed.

A savings account may be closed if the account balance falls to zero.

Interest calculated on the daily balance method, 365/365 basis, which applies a periodic rate to the principal in the account each day.

For tiered accounts only; interest is paid on the full balance in the account at the rate that corresponds to the deposit tier.

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