

Business Rates and Disclosure of Account Terms



Interest Rates and Yields are effective March 02, 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 | 0.25% | 0.25% | \$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%.