

**Rate Information – Deposit Accounts**  
**Rates effective as of 11/17/2020**  
**All rates subject to change without notice**



<b>Product</b>	<b>Interest Rate</b>	<b>APY†</b>	<b>Minimum Deposit To Open Account</b>	<b>Minimum Balance to Avoid a Maintenance Fee</b>
<b>Checking</b>				
<input type="checkbox"/> <b>Blue Axis™</b> 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"/> <b>Blue Axis™</b> Money Market	.40%	.40%	\$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	.25%	.25%		
Balance \$250,000 and up	.40%	.40%		
<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%		
<b>IOLTA Fund</b>				
<input type="checkbox"/> IOLTA Fund	1.00%	1.00%	\$1	N/A
<b>Savings</b>				
<input type="checkbox"/> <b>Blue Axis™</b> Savings	.40%	.40%	\$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"/> <b>Blue Axis™</b> Savings IRA - Tiered			\$5	N/A
Balance \$.01 - \$9,999.99	.40%	.40%		
Balance \$10,000 - \$24,999.99	.40%	.40%		
Balance \$25,000 and up	.40%	.40%		
<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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<b>Product</b>	<b>Interest Rate</b>	<b>APY†</b>	<b>Minimum Deposit To Open Account</b>
<b>Certificates of Deposit*</b>			
<b>CD Specials</b> (Following CD Special Terms also available for IRAs)			
<input type="checkbox"/> <b>Blue Axis™ 12 Month with Blue Axis Checking</b> (renews to 12 month CD)	<b>.55%</b>	<b>.55%</b>	<b>\$1,000</b>
<b>CDs</b> (Following CD Terms also available for IRAs)			
<input type="checkbox"/> 6 Month	.25%	.25%	\$1,000
<input type="checkbox"/> 12 Month	.35%	.35%	\$1,000
<input type="checkbox"/> 18 Month	.35%	.35%	\$1,000
<input type="checkbox"/> IRA 18 Month Variable	.36%	.36%	\$250
<input type="checkbox"/> 24 Month	.35%	.35%	\$1,000
<input type="checkbox"/> 36 Month	.35%	.35%	\$1,000
<input type="checkbox"/> 48 Month	.40%	.40%	\$1,000
<input type="checkbox"/> 60 Month	.40%	.40%	\$1,000

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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 November 30, 2020

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<b>Online Product</b> (requires eBanking enrollment)	<b>Interest Rate</b>	<b>APY†</b>	<b>Minimum Deposit To Open Account</b>	<b>Minimum Balance to Avoid a Maintenance Fee</b>
<b>Checking*</b>				
<input type="checkbox"/> <b>Blue Axis™</b> Checking	.25%	.25%	\$1	N/A
<input type="checkbox"/> <b>Blue Axis Connect™</b>	.25%	.25%	\$1	N/A
<b>Savings*</b>				
<input type="checkbox"/> <b>Blue Axis™</b> Savings	.40%	.40%	\$1	N/A
<b>eCertificates of Deposit**</b>				
<input type="checkbox"/> <b>12 Month</b> (renews to 12 Month CD)	.35%	.35%	\$5,000	N/A

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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