



Last Updated: 1/6/2025

PRODUCT RATE SHEET	Dividend Rate	APY*
<b>Savings</b>		
Regular	0.05%	0.05%
Student	0.05%	0.05%
Business	0.05%	0.05%
First Tracks	0.05%	0.05%
IRA	0.15%	0.15%
<b>Money Markets</b>		
<b>FlexTier</b>		
\$0 - 1,999.99	0.10%	0.10%
\$2,000 - 9,999.99	0.15%	0.15%
\$10,000 - 24,999.99	0.25%	0.25%
\$25,000 - 49,999.99	0.50%	0.50%
\$50,000 - 74,999.99	0.75%	0.75%
\$75,000 - 99,999.99	0.75%	0.75%
\$100,000 - 199,999.99	1.24%	1.25%
\$200,000 and up	1.24%	1.25%
<b>Business</b>		
\$0 - 24,999.99	0.50%	0.50%
\$25,000 - 49,999.99	0.75%	0.75%
\$50,000 - 99,999.99	1.00%	1.00%
\$100,000 - 249,999.99	1.24%	1.25%
\$250,000 - 499,999.99	1.98%	2.00%
\$500,000 - 999,999.99	2.96%	3.00%
\$1,000,000 and up	2.96%	3.00%
<b>Non-Tiered</b>		
Select - (\$25,000 and up)	0.75%	0.75%
Premier - (\$50,000 and up)	1.00%	1.00%
Jumbo - (\$100,000 and up)	1.49%	1.50%
<b>Checking</b>		
<b>Dividend Checking</b>		
\$0 - 999.99	0.00%	0.00%
\$1,000 - 4,999.99	0.05%	0.05%
\$5,000 - 9,999.99	0.05%	0.05%
\$10,000 and up	0.10%	0.10%
<b>HSA Checking</b>		
\$0 and up	0.25%	0.25%
<b>Premium Business Checking</b>		
\$0 - 99,999.99	0.15%	0.15%
\$100,000 and up	0.25%	0.25%
eStyle Checking (for reference on existing accounts, product retired as of 2/10/22)		
\$0 - 999.99	0.00%	0.00%
\$1,000 - 4,999.99	0.05%	0.05%
\$5,000 - 9,999.99	0.05%	0.05%
\$10,000 and up	0.10%	0.10%
<b>Certificates (Regular, IRA, HSA, Business)<sup>1</sup></b>		
<b>Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100)</b>		
3 Month Certificate	2.47%	2.50%
6 Month Certificate	2.96%	3.00%
12 Month Certificate	2.96%	3.00%
18 Month Certificate	2.47%	2.50%
24 Month Certificate	2.47%	2.50%
36 Month Certificate	2.47%	2.50%
48 Month Certificate (N/A Business)	2.47%	2.50%
60 Month Certificate	2.47%	2.50%
<b>Jumbo (N/A Business) (Min Balance \$100,000)</b>		
Jumbo 6 Month	3.06%	3.10%
Jumbo 12 Month	3.06%	3.10%
Jumbo 24 Month	2.57%	2.60%
Jumbo 60 Month	2.57%	2.60%
<b>First Tracks Certificates</b>		
<b>Standard (Min Balance \$100)</b>		
12 Month First Tracks Certificate	1.98%	2.00%
24 Month First Tracks Certificate	1.98%	2.00%

\*APY = Annual Percentage Yield. Interest begins accruing once funds are received into the account and APY may be impacted if a funding source is selected with a delayed settlement date.

<sup>1</sup>The early withdrawal penalty (EWP) is 30 days' of dividends when the certificate term is 6 months or less. The EWP is 180 days' of dividends for certificate terms 7 months or more. The EWP may be assessed on the principal balance if the dividends earned are insufficient.



Promotional Rate †	Min Balance	Dividend Rate	APY*	Account Types	Conditions
<b>Certificates:</b>					
<b>Standard:<sup>1</sup></b>					
7 Month Promotional	\$500	3.93%	4.00%	Regular, Traditional IRA, Roth IRA, HSA, Business	No \$ cap / Auto-renews to 6mo
13 Month Promotional	\$500	3.45%	3.50%	Regular, Traditional IRA, Roth IRA, HSA, Business	No \$ cap / Auto-renews to 12mo
<b>Jumbo:<sup>1</sup></b>					
7 Month Promotional	\$100,000	3.93%	4.00%	Regular, Traditional IRA, HSA	No \$ cap / Auto-renews to 6mo
13 Month Promotional	\$100,000	3.45%	3.50%	Regular, Traditional IRA, HSA	No \$ cap / Auto-renews to 12mo
<b>Flex CD - Standard:<sup>2</sup></b>					
4 Month Promotional	\$500	3.93%	4.00%	Regular, Business	No \$ cap / Auto-renews to 3mo

† Certificates must be manually renewed to receive any promotional rate offered when certificate expires.

\* APY = Annual Percentage Yield. Interest begins accruing once funds are received into the account and APY may be impacted if a funding source is selected with a delayed settlement date.

<sup>1</sup> The early withdrawal penalty (EWP) is 180 days' of dividends. The EWP may be assessed on the principal balance if the dividends earned are insufficient.

<sup>2</sup> You may withdraw the total balance and interest earned, without penalty, beginning 7 days after funds have been received for the Flex CD. No withdrawals are permitted during the first 6 days following the receipt of funds. No partial withdrawals allowed. EWP may be applicable depending on the product selected upon maturity.