

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	0.05%	0.05%
\$2,000 - 9,999.99	0.05%	0.05%
\$10,000 - 24,999.99	0.10%	0.10%
\$25,000 - 49,999.99	0.25%	0.25%
\$50,000 - 74,999.99	0.50%	0.50%
\$75,000 - 99,999.99	0.50%	0.50%
\$100,000 - 199,999.99	1.00%	1.00%
\$200,000 and up	1.00%	1.00%
<b>Business</b>		
\$0 - 1,999.99	0.00%	0.00%
\$2,000 - 24,999.99	0.15%	0.15%
\$25,000 - 49,999.99	0.25%	0.25%
\$50,000 - 99,999.99	0.30%	0.30%
\$100,000 - 249,999.99	0.35%	0.35%
\$250,000 - 499,999.99	0.35%	0.35%
\$500,000 - 999,999.99	0.35%	0.35%
\$1,000,000 and up	0.35%	0.35%
<b>Non-Tiered</b>		
Select - (\$25,000 and up)	0.25%	0.25%
Premier - (\$50,000 and up)	0.50%	0.50%
Jumbo - (\$100,000 and up)	1.00%	1.00%
<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)</b>		
<b>Standard</b>		
3 Month Certificate	0.75%	0.75%
6 Month Certificate	1.98%	2.00%
12 Month Certificate	1.98%	2.00%
18 Month Certificate	1.98%	2.00%
24 Month Certificate	1.98%	2.00%
36 Month Certificate	1.98%	2.00%
48 Month Certificate (N/A Business)	1.98%	2.00%
60 Month Certificate	1.98%	2.00%
<b>Jumbo (N/A Business)</b>		
Jumbo 6 Month	2.08%	2.10%
Jumbo 12 Month	2.08%	2.10%
Jumbo 24 Month	2.08%	2.10%
Jumbo 60 Month	2.08%	2.10%
<b>First Tracks Certificates</b>		
<b>Standard</b>		
12 Month First Tracks Certificate	1.98%	2.00%
24 Month First Tracks Certificate	1.98%	2.00%

\*APY = Annual Percentage Yield