

PRODUCT RATE SHEET	Dividend Rate	APY*
Savings		
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%
Money Markets		
FlexTier		
\$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%
Business		
\$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%
Non-Tiered		
Select - (\$25,000 and up)	0.50%	0.50%
Premier - (\$50,000 and up)	0.75%	0.75%
Jumbo - (\$100,000 and up)	1.24%	1.25%
Checking		
Dividend Checking		
\$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%
HSA Checking		
\$0 and up	0.25%	0.25%
Premium Business Checking		
\$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%
Certificates (Regular, IRA, HSA, Business)¹		
Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100)		
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%
Jumbo (N/A Business) (Min Balance \$100,000)		
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%
First Tracks Certificates		
Standard (Min Balance \$100)		
12 Month First Tracks Certificate	1.98%	2.00%
24 Month First Tracks Certificate	1.98%	2.00%

*APY = Annual Percentage Yield

¹The 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.