



Schedule of Interest

Rates and Yields Accurate as of
April 1, 2025

Product	APY %*	Interest Credited	Minimum Balance to Earn APY	Minimum Balance to Open	Frequency of Rate Change	Interest Compound
Checking						
Community Checking**	0.05	End of Month	10.00	50.00	Variable	Daily
Alliance Checking***	0.05	End of Month	10.00	50.00	Variable	Daily
Money Market Checking	0.20	End of Month	10.00	50.00	Variable	Daily
Money Market Checking	0.25	End of Month	2,500.00	50.00	Variable	Daily
Money Market Checking	0.35	End of Month	50,000.00	50.00	Variable	Daily
Money Market Checking	0.45	End of Month	100,000.00	50.00	Variable	Daily
Money Market Checking	0.60	End of Month	1,000,000.00	50.00	Variable	Daily
Business Money Market	0.20	End of Month	10.00	50.00	Variable	Daily
Business Money Market	0.20	End of Month	1,000.00	50.00	Variable	Daily
Business Money Market	0.25	End of Month	10,000.00	50.00	Variable	Daily
Business Money Market	0.35	End of Month	50,000.00	50.00	Variable	Daily
Business Money Market	0.45	End of Month	500,000.00	50.00	Variable	Daily
Business Money Market	0.60	End of Month	1,000,000.00	50.00	Variable	Daily
Savings						
Statement Savings	0.10	End of Month	10.00	10.00	Variable	Daily
Christmas Club	0.10	End of Month	10.00	10.00	Variable	Daily
Optimum Personal	0.10	End of Month	10.00	50.00	Variable	Daily
Optimum Personal	0.50	End of Month	75,000.00	50.00	Variable	Daily
Optimum Personal	0.60	End of Month	150,000.00	50.00	Variable	Daily

*The Annual Percentage Yield (APY) is accurate as of the effective date listed above. Due to the present rate environment, rates are subject to change daily. Fees may reduce earnings on an account. A substantial penalty may be imposed for early withdrawal of term accounts. Certificate of Deposit and Individual Retirement Accounts earn a fixed rate of interest until maturity. The rate on all other accounts is variable and may change after the account is opened. All deposits are insured in full by the FDIC up to \$250,000 and by the DIF on amounts in excess of \$250,000.00

** Community Checking - A Maintenance Fee of \$20.00 will be imposed every statement cycle if the combined deposit account balance falls below \$10,000.00 any day of the cycle.

*** Alliance Checking - A Maintenance Fee of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

For additional account details and restrictions please speak with a Community Banker.



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Product	APY %*	Interest Credited	Minimum Balance to Earn APY	Minimum Balance to Open	Frequency of Rate Change	Interest Compound
Certificate of Deposit						
3 Month Statement Certificate	0.75	End of Month	10.00	1,000.00	At Maturity	Daily
6 Month Statement Certificate	0.80	End of Month	10.00	1,000.00	At Maturity	Daily
8 Month Statement Certificate	3.75	End of Month	10.00	1,000.00	At Maturity	Daily
9 Month Statement Certificate	0.90	End of Month	10.00	1,000.00	At Maturity	Daily
12 Month Statement Certificate	1.25	End of Month	10.00	1,000.00	At Maturity	Daily
18 Month Statement Certificate	1.40	End of Month	10.00	1,000.00	At Maturity	Daily
24 Month Statement Certificate	1.75	End of Month	10.00	1,000.00	At Maturity	Daily
36 Month Statement Certificate	2.00	End of Month	10.00	1,000.00	At Maturity	Daily
48 Month Statement Certificate	2.15	End of Month	10.00	1,000.00	At Maturity	Daily
60 Month Statement Certificate	2.25	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 3 Month Certificate	0.75	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 6 Month Certificate	0.80	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 12 Month Certificate	1.25	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 18 Month Flex	3.25	End of Month	10.00	100.00	At Maturity	Daily
IRA 24 Month Certificate	1.75	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 36 Month Certificate	2.00	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 48 Month Certificate	2.15	End of Month	10.00	1,000.00	At Maturity	Daily
IRA 60 Month Certificate	2.25	End of Month	10.00	1,000.00	At Maturity	Daily

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