



## Schedule of Interest

Rates and Yields Accurate as of  
December 14, 2018

Product	APY %*	Interest Credited	Minimum Balance to Earn APY	Minimum Balance to Open	Frequency of Rate Change	Interest Compound
<b>Checking</b>						
Alliance Checking**	0.05	10th of Month	10.00	10.00	Variable	Daily
Community Checking***	0.05	10th of Month	10.00	50.00	Variable	Daily
Money Market Checking	0.05	10th of Month	10.00	10.00	Variable	Daily
Money Market Checking	0.15	10th of Month	2,500.00	10.00	Variable	Daily
Money Market Checking	0.35	10th of Month	50,000.00	10.00	Variable	Daily
Money Market Checking	0.50	10th of Month	100,000.00	10.00	Variable	Daily
Money Market Checking	1.25	10th of Month	1,000,000.00	10.00	Variable	Daily
Business Money Market	0.10	End of Month	10.00	10.00	Variable	Daily
Business Money Market	0.15	End of Month	1,000.00	10.00	Variable	Daily
Business Money Market	0.25	End of Month	10,000.00	10.00	Variable	Daily
Business Money Market	0.35	End of Month	50,000.00	10.00	Variable	Daily
Business Money Market	0.65	End of Month	500,000.00	10.00	Variable	Daily
Business Money Market	1.35	End of Month	1,000,000.00	10.00	Variable	Daily
<b>Savings</b>						
Statement Savings	0.10	End of Month	10.00	10.00	Variable	Daily
Christmas Club	0.10	End of Month	10.00	1.00	Variable	Daily
Optimum Personal****	0.10	End of Month	10.00	10.00	Variable	Daily
Optimum Personal****	0.40	End of Month	75,000.00	10.00	Variable	Daily
Optimum Personal****	0.60	End of Month	150,000.00	10.00	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

\*\* 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.

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

\*\*\*\* Optimum Personal - A Maintenance Fee of \$40.00 will be imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the Cycle

For additional account details and restrictions please speak with a Customer Service Representative



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Product	APY %*	Interest Credited	Minimum Balance to Earn APY	Minimum Balance to Open	Frequency of Rate Change	Interest Compound
<b>Certificate of Deposit</b>						
3 Month Certificate	0.15	End of Month	10.00	2,500.00	At Maturity	Daily
6 Month Certificate	0.30	End of Month	10.00	2,500.00	At Maturity	Daily
12 Month Certificate	0.50	End of Month	10.00	1,000.00	At Maturity	Daily
18 Month Certificate	0.65	End of Month	10.00	1,000.00	At Maturity	Daily
24 Month Certificate	0.85	End of Month	10.00	1,000.00	At Maturity	Daily
36 Month Certificate	1.20	End of Month	10.00	1,000.00	At Maturity	Daily
48 Month Certificate	1.15	End of Month	10.00	1,000.00	At Maturity	Daily
60 Month Certificate	1.60	End of Month	10.00	1,000.00	At Maturity	Daily

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