

Rates Effective as of December 2nd, 2019

Certificate of Deposit (CD) and Individual Retirement Account (IRA)*

| Term | Interest Rate | APY* | Minimum Balance to Open and Obtain APY |
|----------|---------------|-------|----------------------------------------|
| 6 Month | 1.39% | 1.40% | \$500.00 |
| 9 Month | 1.44% | 1.45% | |
| 1 Year | 1.49% | 1.50% | |
| 18 Month | 1.54% | 1.55% | |
| 2 Year | 1.59% | 1.60% | |
| 3 Year | 1.64% | 1.65% | |
| 4 Year | 1.69% | 1.70% | |
| 5 Year | 1.74% | 1.75% | |

Checking Accounts

| Balance to Obtain APY | Interest Rate | APY* | Minimum Balance to Open |
|-----------------------------------------------|---------------|-------|-------------------------|
| Ideal Rewards Checking | | | |
| \$0.00 to \$15,000.00 (Qualifications Met) | 1.00% | 1.00% | \$50.00 |
| Balance over \$15,000.01 (Qualifications Met) | 0.10% | 0.10% | |
| Entire Balance – Qualifications Not Met | 0.05% | 0.05% | |
| Essential Plus Checking | | | |
| \$0.00 and above | 0.05% | 0.05% | \$50.00 |
| Premier Checking & Plus 55 | | | |
| \$0.00 - \$4,999.99 | 0.05% | 0.05% | \$50.00 |
| \$5,000.00 - \$14,999.99 | 0.08% | 0.08% | |
| \$15,000.00 - \$24,999.99 | 0.10% | 0.10% | |
| \$25,000.00 - \$49,999.99 | 0.12% | 0.12% | |
| \$50,000.00 and above | 0.15% | 0.15% | |
| Premier Money Market | | | |
| \$0.00 - \$24,999.99 | 0.10% | 0.10% | \$5,000.00 |
| \$25,000.00 - \$49,999.99 | 0.15% | 0.15% | |
| \$50,000.00 - \$99,999.99 | 0.20% | 0.20% | |
| \$100,000.00 - \$249,999.99 | 0.40% | 0.40% | |
| \$250,000.00 and above | 0.50% | 0.50% | |
| Money Market Account | | | |
| \$0.00 - \$4,999.99 | 0.05% | 0.05% | \$0.00 |
| \$5,000.00 - \$14,999.99 | 0.10% | 0.10% | |
| \$15,000.00 - \$24,999.99 | 0.12% | 0.12% | |
| \$25,000.00 - \$49,999.99 | 0.15% | 0.15% | |
| \$50,000.00 and above | 0.20% | 0.20% | |
| Health Savings Account | | | |
| \$0.00 - \$999.99 | 0.05% | 0.05% | \$0.00 |
| \$1,000.00 - \$2,499.99 | 0.05% | 0.05% | |
| \$2,500.00 - \$4,999.99 | 0.05% | 0.05% | |
| \$5,000.00 and above | 0.10% | 0.10% | |

Savings Accounts

| | | | |
|----------------------------------|-------|-------|------------|
| Daily Savings/IRA Savings | | | |
| \$0.00 and above | 0.05% | 0.05% | \$50.00 |
| Super Savings | | | |
| \$0.00 - \$4,999.99 | 0.05% | 0.05% | \$5,000.00 |
| \$5,000.00 and above | 0.10% | 0.10% | |

*The Interest Rate and Annual Percentage Yield (APY) shown on this rate sheet are effective as of the date shown above. For Certificate of Deposit the APY is fixed for the term indicated. We may at our discretion change checking or savings interest rate and APY at any time without notice. The APY assumes that interest remains on deposit and fees could reduce earnings. Interest will be compounded daily and credited monthly on checking accounts, quarterly on savings accounts and CDs. A penalty may be imposed for early withdrawal on certificate of deposit. Refer to Truth In Savings for more product specifics.