

Deposit Rate Sheet

Rates effective as of December 9, 2025 and subject to change without notice.

CDs/IRAs ²	Term	Minimum Balance	Interest Rate	APY ³
	3 Months	\$500	0.40%	0.40%
	6 Months	\$500	0.50%	0.50%
	12 Months	\$500	1.50%	1.51%
	18 Months	\$500	1.55%	1.56%
	24 Months	\$500	1.60%	1.61%
	36 Months	\$500	1.65%	1.66%
	48 Months	\$500	1.70%	1.71%
	60 Months	\$500	1.75%	1.77%
	7 Month Special	\$500	3.25%	3.30%

Deposit Accounts ^{1,4,5,7}	Minimum Opening Deposit	Minimum Daily Balance to Obtain APY ³	Interest Rate	APY ³
First Performance Banking	\$100	\$0.01 - \$15,000.00 ⁶	2.00%	2.00%
		\$15,000.01 +	0.01%	0.01%
Business Relationship Banking	\$100	\$0.01 - \$24,999.99	0.05%	0.05%
		\$25,000.00 - \$49,999.99	0.10%	0.10%
		\$50,000.00 - \$99,999.99	0.15%	0.15%
		\$100,000.00 +	0.20%	0.20%
Money Market Account (Business or Personal)	\$5,000	\$0.01 - \$9,999.99	0.05%	0.05%
		\$10,000.00 - \$24,999.99	0.10%	0.10%
		\$25,000.00 - \$49,999.99	0.20%	0.20%
		\$50,000.00 +	0.30%	0.30%
Regular Savings & Business Savings	\$100	\$200.00	0.02%	0.02%
Youth Savings	\$25	\$0.01	0.02%	0.02%
Christmas Club Savings ⁸	\$5	\$0.01	0.02%	0.02%
Health Savings Accounts	\$0	\$0.01 - \$4,999.99	0.50%	0.50%
		\$5,000.00 - \$9,999.99	0.75%	0.75%
		\$10,000.00 - \$24,999.99	1.00%	1.01%
		\$25,000.00 +	1.25%	1.26%
Municipal Banking & Non-Profit Banking	\$100	\$0.01	0.20%	0.20%

¹ Fees could reduce earnings on these accounts.

² Penalties may be applied for early withdrawal.

³ APY = Annual Percentage Yield

⁴ The interest rate and APY for these accounts may change at any time after the account is opened.

⁵ The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. The interest will be compounded daily.

⁶ Must meet account parameters to receive higher interest rate.

If parameters are not met, then interest rate will be 0.01% and APY 0.01%.

⁷ Crediting Frequency: Checking (aka Banking), Money Market and Health Savings Accounts will have interest credited monthly. Savings Accounts interest will be credited semi-annually. Christmas Club Savings interest will be credited annually.

⁸ Penalties may be applied for early withdrawal. Beginning January 1, 2026, an early withdrawal from a Christmas Club Savings will result in a \$20 Service Charge and will no longer be listed as a \$20 Penalty. With this change, an early withdrawal penalty from a Christmas Club Savings will no longer be reported to the IRS on form 1099-INT.