



## Deposit Rate Sheet

Rates effective as of April 15, 2025 and subject to change without notice.

### Certificates of Deposit (CDs)<sup>1,2</sup>

Term	Min. Balance	Interest Rates	
		Interest Rate	APY <sup>3</sup>
3 Months	\$500	0.40%	0.40%
6 Months	\$500	0.50%	0.50%
12 Months	\$500	1.50%	1.50%
18 Months	\$500	1.55%	1.55%
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	2.25%	2.26%
***9 Month Special***	\$500	2.15%	2.16%

### Individual Retirement Accounts (IRAs)<sup>1,2</sup>

Term	Min. Balance	Rate	APY <sup>3</sup>
12 Months (Fixed Rate)	\$500	1.50%	1.51%
48 Months (Fixed Rate)	\$500	1.70%	1.71%
60 Months (Fixed Rate)	\$500	1.75%	1.76%

## Deposit Accounts

	Minimum Opening Deposit	Minimum Daily Balance to Obtain APY <sup>3</sup>	Interest Rate	APY <sup>3</sup>
<b>First Performance Banking<sup>1,4</sup></b>	\$100	\$0.01 - \$15,000.00 <sup>6</sup>	2.00%	2.00%
		\$15,000.01 +	0.01%	0.01%
<b>Business Relationship Banking<sup>1,4</sup></b>	\$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%
<b>Money Market Account<sup>1,4</sup></b>	\$5,000	\$0.01 - \$9,999.99	0.05%	0.05%
<b>(Business or Personal)</b>		\$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%
<b>Regular Savings &amp; Business Savings<sup>1,4</sup></b>	\$100	\$200.00	0.02%	0.02%
<b>Youth Savings<sup>1,4</sup></b>	\$25	\$0.01	0.02%	0.02%
<b>Christmas Club Savings<sup>1,2,5</sup></b>	\$5	\$0.01	0.02%	0.02%
<b>Health Savings Accounts<sup>1,4</sup></b>	\$100	\$0.01 - \$4,999.99	0.01%	0.01%
		\$5,000.00 - \$9,999.99	0.01%	0.01%
		\$10,000.00 - \$24,999.99	0.02%	0.02%
		\$25,000.00 +	0.02%	0.02%
<b>Municipal Banking</b>	\$100	\$0.01	0.20%	0.20%
<b>Non-Profit Banking</b>				

<sup>1</sup> Fees could reduce earnings on these accounts.

<sup>2</sup> Penalties may be applied for early withdrawal.

<sup>3</sup> APY = Annual Percentage Yield.

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

<sup>5</sup> Interest earned on monthly average collected balances.

<sup>6</sup> 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%.