

Deposit Product Rates



Effective Date: 11/7/2022

APY=Annual Percentage Yield

Advantages Certificate of Deposit™ / IRA Certificate of Deposit™⁷

	\$500 to \$9,999.99		\$10,000 to \$74,999.99		\$75,000 +	
	Rate	APY	Rate	APY	Rate	APY
6 mos	1.79%	1.80%	1.88%	1.90%	1.98%	2.00%
9 mo Special*	3.93%	4.00%	3.93%	4.00%	3.93%	4.00%
12 mos	2.08%	2.10%	2.18%	2.20%	2.28%	2.30%
18 mos	2.42%	2.45%	2.52%	2.55%	2.62%	2.65%
20 mo Special^	3.69%	3.75%	3.69%	3.75%	3.69%	3.75%
24 mos	2.57%	2.60%	2.67%	2.70%	2.76%	2.80%
36 mos	2.86%	2.90%	2.96%	3.00%	3.06%	3.10%
48 mos	3.06%	3.10%	3.15%	3.20%	3.25%	3.30%
60 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%

Advantages Money Market Savings™ Account²

< \$10,000		\$10,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 to \$249,999.99		\$250,000 +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.80%	0.80%	0.90%	0.90%	1.00%	1.00%	1.14%	1.15%	1.24%	1.25%

Rewards Checking PLUS³ powered by BaZing

< \$10,000		\$10,000 to \$49,999.99		\$50,000 +	
Rate	APY	Rate	APY	Rate	APY
0.50%	0.50%	0.55%	0.55%	0.60%	0.60%

IRA Savings Accounts (Traditional / Roth)

< \$10,000		\$10,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 to \$249,999.99		\$250,000 +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.80%	0.80%	0.90%	0.90%	1.00%	1.00%	1.14%	1.15%	1.24%	1.25%

	Rate	APY
Share Savings and Special Savings Accounts	0.55%	0.55%
Health Savings Account	0.55%	0.55%

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1. Dividend Rate and Annual Percentage Yield (APY) are quoted as of November 7, 2022. Minimum deposit of \$500 is required to open the account. You may not make additional deposits after the account is open. APY assumes the principal and dividends remain on deposit until maturity. A penalty is imposed for partial or full withdrawals prior to maturity. Penalty fees could reduce earnings on account. Certificate renews automatically.

2. Minimum daily balance of \$2,500 required to avoid \$10.00 monthly fee.

3. \$7 monthly service fee will not be charged if a minimum daily balance of \$1,000 is maintained or if a total of \$1,000 in direct deposits or electronic deposits is made to your Rewards Checking PLUS account during the month.

*Dividend rate and Annual Percentage Yield (APY) are stated as of 11/7/2022. \$500 minimum deposit required to open account. Must be new money. You may not make additional deposits after the account is opened. APY assumes principal and dividends remain on deposit until maturity and the minimum balance of \$500 is maintained. A penalty is imposed for partial or full withdrawals prior to maturity. Fees and withdrawal requests will reduce earnings on the account. Certificate renews automatically for 6 months. APY is subject to change and may be withdrawn without notice.

^Dividend rate and Annual Percentage Yield (APY) are stated as of 11/7/2022. \$500 minimum deposit required to open account. You may not make additional deposits after the account is opened. APY assumes principal and dividends remain on deposit until maturity and the minimum balance of \$500 is maintained. A penalty is imposed for partial or full withdrawals prior to maturity. Fees and withdrawal requests will reduce earnings on the account. Certificate renews automatically for 18 months. APY is subject to change and may be withdrawn without notice.

