

# Deposit Product Rates



Effective Date: 10/1/2023

APY=Annual Percentage Yield

## Advantages Certificate of Deposit™ / IRA Certificate of Deposit™<sup>1</sup>

	\$500 to \$9,999.99		\$10,000 to \$74,999.99		\$75,000 +	
	Rate	APY	Rate	APY	Rate	APY
3 mos	3.93%	4.00%	4.02%	4.10%	4.12%	4.20%
6 mos	3.98%	4.05%	4.07%	4.15%	4.17%	4.25%
12 mos	4.22%	4.30%	4.31%	4.40%	4.41%	4.50%
15 mos CD SPECIAL*	5.03%	5.15%	5.03%	5.15%	5.03%	5.15%
18 mos	3.98%	4.05%	4.07%	4.15%	4.17%	4.25%
24 mos	3.78%	3.85%	3.88%	3.95%	3.98%	4.05%
36 mos	3.69%	3.75%	3.78%	3.85%	3.88%	3.95%
48 mos	3.59%	3.65%	3.69%	3.75%	3.78%	3.85%
60 mos	3.49%	3.55%	3.59%	3.65%	3.69%	3.75%

## Advantages Money Market Savings™ Account<sup>2</sup>

< \$10,000		\$10,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 to \$249,999.99		\$250,000 to \$499,999.99		\$500,000 +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
1.00%	1.00%	1.09%	1.10%	1.19%	1.20%	1.54%	1.55%	1.83%	1.85%	2.08%	2.10%

## Rewards Checking PLUS<sup>3</sup> 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 to \$499,999.99		\$500,000 +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
1.00%	1.00%	1.09%	1.10%	1.19%	1.20%	1.54%	1.55%	1.83%	1.85%	2.08%	2.10%

	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 10/1/2023. All rates are subject to change at any time without notice. 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.

\*15 mos certificate renews automatically for 12 months.

Rates and information are subject to change at any time. Fees could reduce earnings on the account(s).

