



EFFECTIVE SEPTEMBER 8, 2022

Money Market, Savings, & Checking¹

Account Type	Rate	APY
Premium Investment Account Min. Balance to Open: \$25,000.00		
\$0 - \$24,999.99	0.01%	0.01%
\$25,000 - \$99,999.99	0.65%	0.65%
\$100,000 - \$249,999.99	0.75%	0.75%
\$250,000 - \$499,999.99	1.00%	1.00%
\$500,000 - \$999,999.99	1.25%	1.26%
\$1,000,000 or more	1.80%	1.81%
Money Market Min. Balance to Open: \$1,000.00		
\$0 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 or more	0.25%	0.25%
Health Savings Min. Balance to Open: \$50.00		
\$0 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 - \$19,999.99	0.10%	0.10%
\$20,000 or more	0.20%	0.20%
Interest Checking Min. Balance to Open: \$1,000.00		
Interest Checking	0.05%	0.05%
Regular Savings No Minimum Balance to Open		
Regular Savings	0.10%	0.10%
Christmas Club No Minimum Balance to Open		
Christmas Club	0.10%	0.10%

Certificates of Deposit & IRA²

Initial Deposit	Rate	APY
SPECIAL 15-Month		
\$1,000 - \$9,999.99	1.55%	1.56%
\$10,000 or more	1.75%	1.76%
3-Month		
\$1,000 - \$9,999.99	0.30%	0.30%
\$10,000 or more	0.50%	0.50%
6-Month		
\$1,000 - \$9,999.99	0.55%	0.55%
\$10,000 or more	0.75%	0.75%
12-Month		
\$1,000 - \$9,999.99	0.90%	0.90%
\$10,000 or more	1.10%	1.10%
24-Month		
\$1,000 - \$9,999.99	1.00%	1.00%
\$10,000 or more	1.20%	1.20%
36-Month		
\$1,000 - \$9,999.99	1.25%	1.26%
\$10,000 or more	1.45%	1.46%
60-Month		
\$1,000 - \$9,999.99	1.65%	1.66%
\$10,000 or more	1.85%	1.86%
Individual Retirement Account (IRA)⁴		
24-Month Variable IRA	3.49%	3.51%
12-Month Head Start³		
\$100 - \$9,999.99	0.90%	0.90%
\$10,000 or more	1.10%	1.10%

IRAs pay the higher tier on the CD rate schedule above and require an opening minimum balance of \$1,000.00.

Please consult a tax professional regarding any tax consequences related to IRAs.

¹ Rates are subject to change after account opening.

² Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings. For CDs \$250,000+ see personal banker.

³ 12-Month Head Start CD is for ages 0-25 and requires a \$100 minimum initial deposit.

⁴ Variable IRA requires a \$50.00 minimum initial deposit. Rates subject to change after account opening.