BUSINESS DIVIDEND RATES Certificate, Savings & Checking Accounts

		ATES					/1/2025
USINESS SPECI							11/2023
USINESS SPECI	IALS			Bala	ance	Dividend Rate	APY
7-Mor	nth Certificate				,000,000	3.93%	4.00%
),000 combined promo certificate n	nax placement per household.	φοσο φ1	,000,000	0.0070	4.0070
USINESS CERT	IFICATE A	CCOUNTS	<u> </u>				
		\$2,000-\$9,999		\$10,000-\$99,999		\$100,000+	
	Term	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
	3 month	2.67%	2.70%	2.72%	2.75%	2.76%	2.80%
	6 month	3.40%	3.45%	3.45%	3.51%	3.49%	3.55%
	12 month	3.54%	3.60%	3.59%	3.65%	3.64%	3.70%
	18 month	3.40%	3.45%	3.45%	3.51%	3.49%	3.55%
	24 month	2.42%	2.45%	2.47%	2.50%	2.52%	2.55%
	36 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
	48 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
	60 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
			UNTS				
		CHECKING CHECKING ACCO	UNTS	Minimum	a Polonoo	Dividend Rete	
	NGS AND C	CHECKING ACCO	UNTS	Minimum	n Balance	Dividend Rate	APY
	IGS AND C	CHECKING ACCO Business Savings				0.03%	0.03%
	IGS AND C	CHECKING ACCO Business Savings Business Special Rate S	Savings (1)	\$		0.03% 2.23%	0.03% 2.25%
	IGS AND C	CHECKING ACCO Business Savings	Savings (1)	\$	0	0.03% 2.23% 0.00%	0.03% 2.25% 0.00%
	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S	Savings (1) cking	\$ \$0-\$		0.03% 2.23%	0.03% 2.25%
	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che	Savings (1) cking	\$ \$0-\$ \$10,000	0 9,999	0.03% 2.23% 0.00% 0.00%	0.03% 2.25% 0.00% 0.00%
	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che	Savings (1) cking	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999	0.03% 2.23% 0.00% 0.00% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
BUSINESS SAVIN	IGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Che	Savings (1) cking	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03% 0.03%
BUSINESS SAVIN	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) cking	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03% 0.03%
BUSINESS SAVIN	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) cking	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03% 0.03%
BUSINESS SAVIN	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) cking	\$ \$0-\$ \$10,000 \$25,000 \$50,000 a	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03% 0.03% 0.03%
USINESS SAVIN	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) cking cking	\$ \$0-\$ \$10,000 \$25,000 \$50,000 a Minimum Balance	0 9,999 -\$24,999 -\$49,999 and above	0.03% 2.23% 0.00% 0.00% 0.03% 0.03% 0.03% Dividend Rate	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% 0.03%
BUSINESS SAVIN	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) cking cking \$0	\$ \$0-\$ \$10,000 \$25,000 \$50,000 a Minimum Balance to	0 9,999 -\$24,999 -\$49,999 and above \$2,499	0.03% 2.23% 0.00% 0.03% 0.03% 0.03% 0.03% Dividend Rate 0.00%	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% 0.03% APY 0.00%
BUSINESS SAVIN	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) cking cking \$0 \$2,500	\$ \$0-\$ \$10,000 \$25,000 \$50,000 a Minimum Balance to to	0 9,999 -\$24,999 -\$49,999 and above \$2,499 \$9,999	0.03% 2.23% 0.00% 0.03% 0.03% 0.03% 0.03% Dividend Rate 0.00% 0.03%	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% APY 0.00% 0.03%
BUSINESS SAVIN BUSINESS SAVIN 1) Special Rate Savings Accou BUSINESS MONE	NGS AND C	CHECKING ACCO Business Savings Business Special Rate S Business Standard Che Business Dividend Chee um opening balance.	Savings (1) .cking cking \$0 \$2,500 \$10,000	\$ \$0-\$ \$10,000 \$25,000 \$50,000 a Minimum Balance to to to to	0 9,999 -\$24,999 -\$49,999 and above \$2,499 \$3,999 \$24,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03% 0.03%	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% APY 0.00% 0.03% 0.03%

APY=Annual Percentage Yield. All rates and yields are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice.

Certificate accounts with a specific term earn the opening APY until the end of the term, unless otherwise specified. All certificate APYs assume dividends remain on deposit until maturity. Withdrawals, penalties and fees may reduce principal and earnings. Penalties will apply for early withdrawals. All rates, terms, services and conditions are subject to change without notice. Certificate will automatically renew into like term at the prevailing dividend rate.



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