

## Certificate of Deposit

| Balance     | \$1,000- \$49,999  | \$50,000 +         |
|-------------|--------------------|--------------------|
| 31 Days     | 0.65% / 0.65% APY* | 0.70% / 0.70% APY* |
| 60 Days     | 0.70% / 0.70% APY* | 0.75% / 0.75% APY* |
| 91 Days     | 0.75% / 0.75% APY* | 0.80% / 0.80% APY* |
| 182 Days    | 0.95% / 0.95% APY* | 1.00% / 1.01% APY* |
| 12 Months   | 1.50% / 1.51% APY* | 1.55% / 1.56% APY* |
| 18 Months   | 1.60% / 1.61% APY* | 1.65% / 1.66% APY* |
| 24 Months   | 1.70% / 1.71% APY* | 1.75% / 1.76% APY* |
| 30 Months   | 1.75% / 1.76% APY* | 1.80% / 1.81% APY* |
| 48 Months   | 1.90% / 1.91% APY* | 1.95% / 1.97% APY* |
| 60 Months** | 2.00% / 2.02% APY* | 2.10% / 2.12% APY* |
| 72 Months   | 2.10% / 2.12% APY* | 2.20% / 2.22% APY* |

\*\* 60 month CD has option to bump rate one time without changing maturity; see CD for more information.

| Balance            | \$1,000- \$49,999  | \$50,000-\$99,999  | \$100,000 +        |
|--------------------|--------------------|--------------------|--------------------|
| SPECIAL: 182 Days  | 3.50% / 3.56% APY* | 3.75% / 3.82% APY* | 4.00% / 4.07% APY* |
| SPECIAL: 12 Months | 3.25% / 3.30% APY* | 3.50% / 3.56% APY* | 3.75% / 3.82% APY* |

## Money Market Savings

| Up to \$999        | \$1,000-\$9,999    | \$10,000-\$49,999  | \$50,000 +         |
|--------------------|--------------------|--------------------|--------------------|
| 0.40% / 0.40% APY* | 0.50% / 0.50% APY* | 0.55% / 0.55% APY* | 0.60% / 0.60% APY* |

## Checking

| Account Type      | Up to \$999        | \$1,000 +          |
|-------------------|--------------------|--------------------|
| Premier Snapshot® | 0.10% / 0.10% APY* | 0.15% / 0.15% APY* |
| Freedom 50®       | 0.10% / 0.10% APY* | 0.15% / 0.15% APY* |
| Snapshot® Low     | 0.10% / 0.10% APY* | 0.15% / 0.15% APY* |
| Analysis Checking | 0.10% / 0.10% APY* | 0.15% / 0.15% APY* |

## IRA Time Deposits

|                   |                    |
|-------------------|--------------------|
| 91 Days           | 0.30% / 0.30% APY* |
| 182 Days          | 0.50% / 0.50% APY* |
| 12 Months         | 1.05% / 1.06% APY* |
| 18 Months         | 1.15% / 1.16% APY* |
| 30 Months         | 1.30% / 1.31% APY* |
| 48 Months         | 1.45% / 1.45% APY* |
| 18 Month Variable | 4.29% / 4.37% APY* |
| IRA Savings       | 0.30% / 0.30% APY* |

## Health Savings Accounts

|                      |                    |
|----------------------|--------------------|
| Up to \$999.99       | 0.20% / 0.20% APY* |
| \$1,000-\$9,999.99   | 0.20% / 0.20% APY* |
| \$10,000-\$49,999.99 | 0.25% / 0.25% APY* |
| \$50,000 +           | 0.30% / 0.30% APY* |

Rates as of March 3, 2025

\*ANNUAL PERCENTAGE YIELD RATES ARE SUBJECT TO CHANGE AT ANY TIME. \$100 DEPOSIT REQUIRED AT OPENING ON CHECKING AND SAVINGS, \$1000 OPENING DEPOSIT REQUIRED FOR CD'S. FEES COULD REDUCE EARNING ON ACCOUNTS. PENALTIES MAY BE IMPOSED FOR EARLY WITHDRAWAL, PLEASE SEE ADDITIONAL DISCLOSURES.

Please call 307-265-2740 for current rates