

# Deposit Rates

Effective January 7, 2019

## Checking

ACCOUNT PRODUCT	APY
<b>Great Rewards Checking (b)</b>	
<i>Minimum opening deposit: \$50.00</i>	
<i>Daily balance of:</i>	
\$0.00 - \$20,000 (meets qualifications)	3.00%
\$20,000.01 - and up (meets qualifications)	0.40%
Does not meet qualifications	0.10%
<b>Business Interest Checking (b)</b>	
<i>Minimum opening deposit: \$100.00</i>	
<i>Daily balance of:</i>	
\$0.00 - \$24,999.99	0.50%
\$25,000.00 - \$99,999.99	0.60%
\$100,000.00 - \$249,999.99	0.65%
\$250,000.00 - \$499,999.99	0.75%
\$500,000.00 and up	0.80%

## Certificate of Deposits

ACCOUNT PRODUCT	APY
<i>Minimum opening deposit: \$500.00</i>	
<b>91-day Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	0.15%
\$250,000.00 and up	0.25%
<b>182-day Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	0.65%
\$250,000.00 and up	0.75%
<b>12-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	1.00%
\$250,000.00 and up	1.10%
<b>18-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	1.25%
\$250,000.00 and up	1.35%
<b>24-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	1.60%
\$250,000.00 and up	1.70%
<b>30-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	1.80%
\$250,000.00 and up	1.90%
<b>36-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	2.00%
\$250,000.00 and up	2.10%
<b>48-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	2.10%
\$250,000.00 and up	2.20%
<b>60-month Certificate of Deposit (a)</b>	
\$0.00 - \$249,999.99	2.25%
\$250,000.00 and up	2.35%

## Savings

ACCOUNT PRODUCT	APY
<b>Great Rate Savings (b)</b>	
<i>Minimum opening deposit: \$100.00</i>	
<i>Daily balance of:</i>	
\$0.00 - \$24,999.99	0.60%
\$25,000.00 - \$49,999.99	0.80%
\$50,000.00 - \$99,999.99	1.10%
\$100,000.00 - \$249,999.99	1.40%
\$250,000.00 and up	1.50%
<b>Statement Savings (b)</b>	
<i>Minimum opening deposit: \$100.00</i>	
	0.50%
<b>Health Savings Account (b)</b>	
<i>Daily balance of:</i>	
\$0.00 - \$9,999.99	1.00%
\$10,000.00 - \$19,999.99	2.00%
\$20,000.00 and up	3.00%

## Individual Retirement Accounts

ACCOUNT PRODUCT	APY
<b>Variable Rate IRA Savings Account (b)</b>	
<i>Minimum opening deposit: \$50.00</i>	
<i>Daily balance of:</i>	
\$0.00 - \$9,999.99	0.30%
\$10,000.00 - \$24,999.99	0.50%
\$25,000.00 - \$99,999.99	0.70%

Certificates of Deposit in each of our term lengths are also available as IRA investments.

a) A penalty will be imposed for early withdrawal. The penalty for early withdrawal from a time deposit having a maturity of 182 days or less will be equal to 90 days of simple interest. If the maturity is 12 to 24 months, the penalty will be equivalent to 180 days of simple interest. If the maturity is 30 to 60 months, the penalty will be equivalent to 360 days of simple interest. Penalty does not apply if withdrawal is requested upon the death or judicially declared incompetence of the owner.

b) The interest rate and annual percentage yield may change after account opening. Fees could reduce earnings on the account. IRS penalties may apply to withdrawals made from an IRA account prior to age 59-1/2.

Great Rewards Checking Additional Detail: Monthly qualifications to earn the premium rates: 14 debit card purchases, 1 automatic debit or direct deposit, and enroll and receive online statements. Each monthly qualification cycle the qualifications are met: balances up to \$20,000 receive APY of 3.00%; and balances over \$20,000 earn 0.40% interest rate on the portion of the balance over \$20,000, resulting in 0.40% - 3.00% APY, depending on the balance. If qualifications are not met, all balances earn 0.10% APY.

Call 888.902.5662 or ask an employee for current rates or more information.