



Commercial Deposit Rates

Rates accurate as of 3/31/2025. Member FDIC

COMMERCIAL INTEREST CHECKING ACCOUNT		
Account Balance Tier	Interest Rate	Annual Percentage Yield
\$0.00 - \$999.99	0.30%	0.30%
\$1,000.00 - \$4,999.99	0.30%	0.30%
\$5,000.00 - \$9,999.99	0.50%	0.50%
\$10,000.00 - \$24,999.99	0.50%	0.50%
\$25,000.00 - \$99,999.99	0.80%	0.80%
\$100,000.00 – And Over	0.95%	0.95%

BUSINESS SAVINGS ACCOUNT	
Interest Rate	Annual Percentage Yield
0.95%	0.95%

BUSINESS MONEY MARKET		
Account Balance Tier	Interest Rate	Annual Percentage Yield
\$0.00 - \$2,499.99	0.40%	0.40%
\$2,500.00 - \$24,999.99	0.50%	0.50%
\$25,000.00 - \$49,999.99	0.60%	0.60%
\$50,000.00 - \$74,999.99	1.00%	1.00%
\$75,000.00 - \$99,999.99	1.04%	1.05%
\$100,000.00 – \$249,999.99	1.83%	1.85%
\$250,000.00 – And Over	2.32%	2.35%

CERTIFICATE OF DEPOSIT (CD)		
Certificate Term	Interest Rate	Annual Percentage Yield
5 Months (*\$5,000 minimum deposit required)	4.18%	4.25%
6 Months	2.48%	2.50%
1 Year	2.58%	2.60%
11 Months (*\$5,000 minimum deposit required)	4.04%	4.10%
2 Years	2.67%	2.70%
3 Years	2.77%	2.80%
4 Years	2.82%	2.85%
5 Years	2.87%	2.90%

Your interest rate and annual percentage yield may change. **MINIMUM BALANCE:** No minimum balance is required to open an account unless noted with an asterisk (*). **EARLY WITHDRAWAL PENALTIES:** A penalty may be imposed for withdrawals before maturity. On a 6-month or less certificate of deposit the fee that may be imposed will equal 3 months interest on the amount withdrawn subject to penalty. On certificates of deposit 7 months or more the fee that may be imposed will equal 6 months interest on the amount withdrawn subject to penalty. **FEES:** Fees could reduce the earnings on the account.