



## Commercial Deposit Rates

Rates accurate as of 9/22/2025. 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 |
| 8 Months (*\$5,000 minimum deposit required) | 3.99%         | 4.05%                   |
| 6 Months                                     | 2.48%         | 2.50%                   |
| 1 Year                                       | 2.58%         | 2.60%                   |
| 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.