

Account Rates

Savings Accounts

Savings Rates

Savings Rates (Current as of: Dec 1, 2022)

| Account | Minimum | Dividend Rate[^] | Annual Percentage Yield (APY[^]) |
|--|----------------|----------------------------------|--|
| Regular | \$500< | 0.03% | 0.03% |
| | \$5,000 | 0.08% | 0.08% |
| | \$10,000 | 0.19% | 0.19% |
| think:FAST Student (age 13-17) | \$25 | 0.03% | 0.03% |
| | \$5,000 | 0.08% | 0.08% |
| | \$10,000 | 0.19% | 0.19% |
| Classic Club (age 55+) | \$2,000 | 0.06% | 0.06% |
| | \$5,000 | 0.11% | 0.11% |
| | \$10,000 | 0.22% | 0.22% |
| Uniform Transfer/Gift to Minors (UTMA or UGMA) | \$25 | 0.03% | 0.03% |
| | \$5,000 | 0.08% | 0.08% |
| | \$10,000 | 0.19% | 0.19% |
| Christmas & Vacation Club | \$200 | 0.03% | 0.03% |
| | \$5,000 | 0.08% | 0.08% |
| IRA | \$10,000 | 0.19% | 0.19% |
| | \$500 | 0.10% | 0.10% |

| Account | Minimum | Dividend Rate[^] | Annual Percentage Yield (APY[^]) |
|----------------|----------------|----------------------------------|--|
|----------------|----------------|----------------------------------|--|

[^]APY = Annual Percentage Yield and is based on minimum balance and other qualifications met. This may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Fees may reduce earnings. Dividends paid monthly. See specific account disclosures for more detailed information.

Checking Accounts (Current as of Dec. 1, 2022)

| Account | Minimum | Dividend Rate[^] | Annual Percentage Yield (APY[^]) |
|------------------------|----------------|----------------------------------|--|
| Rewards | \$0.05 | 3.00% | 3.04% |
| Elite | \$5,000 | 0.05% | 0.05% |
| Classic Club (age 55+) | \$5,000 | 0.05% | 0.05% |
| Organization | \$5,000 | 0.05% | 0.05% |
| Business | \$10,000 | 0.05% | 0.05% |

[^]APY = Annual Percentage Yield and is based on minimum balance and other qualifications met. This may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Fees may reduce earnings. Dividends paid monthly. See specific account disclosures for more detailed information.

Share Certificates (CD) (Current as of: Dec. 1, 2022)

| Term | Minimum | Term | Dividend Rate* | (Annual Percentage Yield) APY* |
|-------------------|----------------|-------------|-----------------------|---------------------------------------|
| Share Certificate | \$500 | 6 Month | 1.10% | 1.11% |
| | | 1 Year | 1.35% | 1.36% |
| | | 2 Year | 1.75% | 1.76% |
| | | 3 Year | 2.00% | 2.02% |

| Term | Minimum | Term | Dividend Rate* | (Annual Percentage Yield) APY* |
|--------------------------------|----------------|-------------|-----------------------|---------------------------------------|
| Share Certificate | \$2,500 | 6 Month | 1.25% | 1.26% |
| | | 1 Year | 1.50% | 1.51% |
| | | 2 Year | 1.85% | 1.87% |
| | | 3 Year | 2.15% | 2.17% |
| Classic Club Share Certificate | \$2,500 | 6 Month | 1.30% | 1.31% |
| | | 1 Year | 1.55% | 1.56% |
| | | 2 Year | 1.90% | 1.92% |
| | | 3 Year | 2.20% | 2.22% |

*APY = Annual Percentage Yield and is based on minimum balance and other qualifications met. This may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Fees may reduce earnings. Dividends paid monthly. See specific account disclosures for more detailed information. Early withdrawal penalty may be imposed.

IRA (Current as of: Dec. 1, 2022)

| Term | Minimum | Term | Dividend Rate* | (Annual Percentage Yield) APY* |
|-----------------------|----------------|-------------|-----------------------|---------------------------------------|
| IRA Savings | \$500 | | 0.10% | 0.10% |
| IRA Share Certificate | IRA \$2,000 | 1 Year | 1.50% | 1.51% |
| | | 2 Year | 1.85% | 1.87% |
| | | 3 Year | 2.15% | 2.17% |

*APY = Annual Percentage Yield and is based on minimum balance and other qualifications met. This may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Fees may reduce earnings. Dividends paid monthly. See specific account disclosures for more detailed information. Early withdrawal penalty may be imposed.



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