

Rates Effective: 9/20/2024

"APY" refers to the annual percentage yield and "Rate" refers to the interest rate.

Public Funds Banking Deposit Rates

Savings		
Public Funds Savings ¹		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$49,999.99	0.01%	0.01%
\$50,000 to \$99,999.99	0.01%	0.01%
\$100,000 or more	0.01%	0.01%

Money Market		
Public Funds Money Market ¹		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 to \$499,999.99	0.01%	0.01%
\$500,000 to \$999,999.99	0.01%	0.01%
\$1,000,000 or more	0.01%	0.01%

Checking		
Public Funds Interest Checking ¹		
Account Balance	APY	Rate
\$0.01 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 to \$499,999.99	0.01%	0.01%
\$500,000 or more	0.01%	0.01%

Public Funds Earnings Credit	
Account Balance	Rate
\$0.01 to \$99,999.99	0.15%
\$100,000-\$249,999.99	0.15%
\$250,000 or more	0.15%

Certificates of Deposit					
Public Funds Certificate of Deposit ²					
Jumbo Public Funds Certificate of Deposit ²					
Account Balance: \$1,000 - \$99,999.99				\$100,000 or more	
Tier	Term	APY	Rate	APY	Rate
Less than 1 month	7-27 days	0.03%	0.03%	0.03%	0.03%
1 month	28 to 88 days	0.03%	0.03%	0.03%	0.03%
3 month	89 to 179 days	0.05%	0.05%	0.05%	0.05%
6 month	180 to 269 days	0.07%	0.07%	0.07%	0.07%
9 month	270 to 364 days	0.07%	0.07%	0.07%	0.07%
1 year	365 to 544 days	0.10%	0.10%	0.10%	0.10%
18 months	545 to 729 days	0.15%	0.15%	0.15%	0.15%
2 years	730 to 1,094 days	0.15%	0.15%	0.15%	0.15%
3 years	1,095 to 1,459 days	0.20%	0.20%	0.20%	0.20%
4 years	1,460 to 1,824 days	0.25%	0.25%	0.25%	0.25%
5 years	1,825 or more days	0.30%	0.30%	0.30%	0.30%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

² Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.