



## Personal Banking Deposit Rates

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

### Savings & Money Market

Savings <sup>1</sup>		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.02%	<b>0.02%</b>
\$1,000 to \$4,999.99	0.02%	<b>0.02%</b>
\$5,000 to \$24,999.99	0.02%	<b>0.02%</b>
\$25,000 to \$49,999.99	0.02%	<b>0.02%</b>
\$50,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 or more	0.02%	<b>0.02%</b>

Relationship Bonus	
When you link a Premium Interest Checking Account <sup>2</sup>	
Rate Improvement	
0.03%	
0.03%	
0.03%	
0.03%	
0.03%	
0.03%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.05%	<b>0.05%</b>
0.05%	<b>0.05%</b>
0.05%	<b>0.05%</b>
0.05%	<b>0.05%</b>
0.05%	<b>0.05%</b>
0.05%	<b>0.05%</b>

Money Market <sup>1</sup>		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	<b>0.00%</b>
\$1,000 to \$99,999.99	0.25%	<b>0.25%</b>
\$100,000 to \$249,999.99	0.50%	<b>0.50%</b>
\$250,000 to \$499,999.99	0.75%	<b>0.75%</b>
\$500,000 to \$999,999.99	1.00%	<b>1.01%</b>
\$1,000,000 or more	1.25%	<b>1.26%</b>

Relationship Bonus	
When you link a Premium Interest Checking Account <sup>2</sup>	
Rate Improvement	
0.00%	
0.03%	
0.03%	
0.03%	
0.03%	
0.03%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.00%	<b>0.00%</b>
0.28%	<b>0.28%</b>
0.53%	<b>0.53%</b>
0.78%	<b>0.78%</b>
1.03%	<b>1.04%</b>
1.28%	<b>1.29%</b>

Individual Retirement Account (IRA) Money Market <sup>1</sup>		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.02%	<b>0.02%</b>
\$2,000 to \$9,999.99	0.25%	<b>0.25%</b>
\$10,000 to \$24,999.99	0.25%	<b>0.25%</b>
\$25,000 to \$49,999.99	0.25%	<b>0.25%</b>
\$50,000 to \$99,999.99	0.25%	<b>0.25%</b>
\$100,000 or more	0.50%	<b>0.50%</b>

Relationship Bonus	
When you link a Premium Interest Checking Account <sup>2</sup>	
Rate Improvement	
0.03%	
0.03%	
0.03%	
0.03%	
0.03%	
0.03%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.05%	<b>0.05%</b>
0.28%	<b>0.28%</b>
0.28%	<b>0.28%</b>
0.28%	<b>0.28%</b>
0.28%	<b>0.28%</b>
0.28%	<b>0.28%</b>
0.53%	<b>0.53%</b>

<sup>1</sup> 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.

<sup>2</sup> Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking account. Eligible accounts are personal savings (does not include Young Savers), money market, CD, and IRA accounts. Total Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).



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### Checking

#### Anytime Interest Checking<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$2,499.99	0.01%	<b>0.01%</b>
\$2,500 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

#### Premium Interest Checking<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$2,499.99	0.01%	<b>0.01%</b>
\$2,500 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

### Specialty Savings

#### Young Savers<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$99.99	0.02%	<b>0.02%</b>
\$100 to \$499.99	0.02%	<b>0.02%</b>
\$500 to \$999.99	0.02%	<b>0.02%</b>
\$1,000 to \$9,999.99	0.02%	<b>0.02%</b>
\$10,000 to \$49,999.99	0.02%	<b>0.02%</b>
\$50,000 or more	0.02%	<b>0.02%</b>

#### Individual Development Account (IDA)<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.02%	<b>0.02%</b>
\$1,000 to \$4,999.99	0.02%	<b>0.02%</b>
\$5,000 to \$24,999.99	0.02%	<b>0.02%</b>
\$25,000 to \$49,999.99	0.02%	<b>0.02%</b>
\$50,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 or more	0.02%	<b>0.02%</b>

#### Secured Visa Savings<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.02%	<b>0.02%</b>
\$1,000 to \$4,999.99	0.02%	<b>0.02%</b>
\$5,000 to \$24,999.99	0.02%	<b>0.02%</b>
\$25,000 to \$49,999.99	0.02%	<b>0.02%</b>
\$50,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 or more	0.02%	<b>0.02%</b>

<sup>1</sup> 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.



## Personal Certificate of Deposit Rates

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

Personal Certificate of Deposit <sup>1</sup>				Relationship Bonus		Total Relationship Rate			
		Account Balance:	\$1,000 to \$99,999.99			When you link a Premium Interest Checking Account <sup>2</sup>		The amount you earn when you save and earn a relationship bonus	
			\$1,000 to \$99,999.99			Rate Improvement		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY			Rate	APY		
Less than 1 month	7-27 days	0.03%	<b>0.03%</b>	0.05%		0.08%	<b>0.08%</b>		
1 month	28-88 days	0.03%	<b>0.03%</b>	0.05%		0.08%	<b>0.08%</b>		
3 month	89 to 179 days	3.92%	<b>4.00%</b>	0.05%		3.97%	<b>4.05%</b>		
6 month	180 to 269 days	3.83%	<b>3.90%</b>	0.05%		3.88%	<b>3.96%</b>		
9 month	270 to 364 days	3.68%	<b>3.75%</b>	0.05%		3.73%	<b>3.80%</b>		
1 year	365 to 544 days	0.10%	<b>0.10%</b>	0.05%		0.15%	<b>0.15%</b>		
18 months	545 to 729 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>		
2 years	730 to 1,094 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>		
3 years	1,095 to 1,459 days	0.20%	<b>0.20%</b>	0.05%		0.25%	<b>0.25%</b>		
4 years	1,460 to 1,824 days	0.25%	<b>0.25%</b>	0.05%		0.30%	<b>0.30%</b>		
5 years	1,825 or more days	0.30%	<b>0.30%</b>	0.05%		0.35%	<b>0.35%</b>		

Jumbo Certificate of Deposit <sup>1</sup>				Relationship Bonus		Total Relationship Rate			
		Account Balance:	\$100,000 or more			When you link a Premium Interest Checking Account <sup>2</sup>		The amount you earn when you save and earn a relationship bonus	
			\$100,000 or more			Rate Improvement		\$100,000 or more	
Tier	Term	Rate	APY			Rate	APY		
Less than 1 month	7-27 days	0.03%	<b>0.03%</b>	0.05%		0.08%	<b>0.08%</b>		
1 month	28-88 days	0.03%	<b>0.03%</b>	0.05%		0.08%	<b>0.08%</b>		
3 month	89 to 179 days	4.16%	<b>4.25%</b>	0.05%		4.21%	<b>4.30%</b>		
6 month	180 to 269 days	4.07%	<b>4.15%</b>	0.05%		4.12%	<b>4.21%</b>		
9 month	270 to 364 days	3.92%	<b>4.00%</b>	0.05%		3.97%	<b>4.05%</b>		
1 year	365 to 544 days	0.10%	<b>0.10%</b>	0.05%		0.15%	<b>0.15%</b>		
18 months	545 to 729 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>		
2 years	730 to 1,094 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>		
3 years	1,095 to 1,459 days	0.20%	<b>0.20%</b>	0.05%		0.25%	<b>0.25%</b>		
4 years	1,460 to 1,824 days	0.25%	<b>0.25%</b>	0.05%		0.30%	<b>0.30%</b>		
5 years	1,825 or more days	0.30%	<b>0.30%</b>	0.05%		0.35%	<b>0.35%</b>		

1 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.

2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking account. Total Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.



## Personal IRA Certificate of Deposit Rates

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

Individual Retirement Account (IRA) Certificate of Deposit <sup>1</sup>				Relationship Bonus		Total Relationship Rate	
Account Balance:				When you link a Premium Interest Checking Account <sup>2</sup>		The amount you earn when you save and earn a relationship bonus	
\$1,000 to \$99,999.99				\$1,000 to \$99,999.99		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY	Rate Improvement		Rate	APY
Less than 1 month	7-27 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
1 month	28-88 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
3 month	89 to 179 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
6 month	180 to 269 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
9 month	270 to 364 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
2 years	730 to 1,094 days	0.18%	<b>0.18%</b>	0.05%		0.23%	<b>0.23%</b>
3 years	1,095 to 1,459 days	0.25%	<b>0.25%</b>	0.05%		0.30%	<b>0.30%</b>
4 years	1,460 to 1,824 days	0.30%	<b>0.30%</b>	0.05%		0.35%	<b>0.35%</b>
5 years	1,825 or more days	0.35%	<b>0.35%</b>	0.05%		0.40%	<b>0.40%</b>

Jumbo Individual Retirement Account (IRA) Certificate of Deposit <sup>1</sup>				Relationship Bonus		Total Relationship Rate	
Account Balance:				When you link a Premium Interest Checking Account <sup>2</sup>		The amount you earn when you save and earn a relationship bonus	
\$100,000 or more				\$100,000 or more		\$100,000 or more	
Tier	Term	Rate	APY	Rate Improvement		Rate	APY
Less than 1 month	7-27 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
1 month	28-88 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
3 month	89 to 179 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
6 month	180 to 269 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
9 month	270 to 364 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>	0.05%		0.20%	<b>0.20%</b>
2 years	730 to 1,094 days	0.18%	<b>0.18%</b>	0.05%		0.23%	<b>0.23%</b>
3 years	1,095 to 1,459 days	0.25%	<b>0.25%</b>	0.05%		0.30%	<b>0.30%</b>
4 years	1,460 to 1,824 days	0.30%	<b>0.30%</b>	0.05%		0.35%	<b>0.35%</b>
5 years	1,825 or more days	0.35%	<b>0.35%</b>	0.05%		0.40%	<b>0.40%</b>

<sup>1</sup> 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.

<sup>2</sup> Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking account. Total Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.