



### Consumer Deposit Rates

| Checking Rates           | Rate  | APY** | Minimum Balance to Earn APY |
|--------------------------|-------|-------|-----------------------------|
| Direct Checking          | 0.10% | 0.10% | \$10.00                     |
| Signature Checking       | 0.25% | 0.25% | \$10.00                     |
| Money Market             |       |       |                             |
| \$10 - \$99,999.99       | 0.10% | 0.10% | \$10.00                     |
| \$100,000 - \$499,999.99 | 0.25% | 0.25% | \$10.00                     |
| \$500,000 + above        | 0.50% | 0.50% | \$10.00                     |

| Savings Rates     | Rate  | APY** | Minimum Balance to Earn APY |
|-------------------|-------|-------|-----------------------------|
| Benchmark Savings | 0.10% | 0.10% | \$10.00                     |
| IRA Savings       | 0.10% | 0.10% | \$10.00                     |

| Time Deposit/IRA | Rate  | APY** | Minimum Balance to Earn APY |
|------------------|-------|-------|-----------------------------|
| 3 Month          | 0.15% | 0.15% | \$500.00                    |
| 6 Month          | 0.15% | 0.15% | \$500.00                    |
| 12 Month         | 0.25% | 0.25% | \$500.00                    |
| 18 Month         | 0.30% | 0.30% | \$500.00                    |
| 24 Month         | 0.35% | 0.35% | \$500.00                    |
| 36 Month         | 0.45% | 0.45% | \$500.00                    |
| 48 Month         | 0.55% | 0.55% | \$500.00                    |
| 60 Month         | 0.75% | 0.75% | \$500.00                    |

### Business Deposit Rates

| Checking Rates           | Rate  | APY** | Minimum Balance to Earn APY |
|--------------------------|-------|-------|-----------------------------|
| Capital Checking         | 0.10% | 0.10% | \$10.00                     |
| Not For Profit NOW       | 0.50% | 0.50% | \$10.00                     |
| Money Market             |       |       |                             |
| \$10 - \$99,999.99       | 0.10% | 0.10% | \$10.00                     |
| \$100,000 - \$499,999.99 | 0.25% | 0.25% | \$10.00                     |
| \$500,000 + above        | 0.50% | 0.50% | \$10.00                     |
| IOLTA                    | 0.30% | 0.30% | \$10.00                     |

| Savings Rates    | Rate  | APY** | Minimum Balance to Earn APY |
|------------------|-------|-------|-----------------------------|
| Business Savings | 0.10% | 0.10% | \$10.00                     |

| Time Deposit/IRA | Rate  | APY** | Minimum Balance for APY |
|------------------|-------|-------|-------------------------|
| 3 Month          | 0.15% | 0.15% | \$500.00                |
| 6 Month          | 0.15% | 0.15% | \$500.00                |
| 12 Month         | 0.25% | 0.25% | \$500.00                |
| 18 Month         | 0.30% | 0.30% | \$500.00                |
| 24 Month         | 0.35% | 0.35% | \$500.00                |
| 36 Month         | 0.45% | 0.45% | \$500.00                |
| 48 Month         | 0.55% | 0.55% | \$500.00                |
| 60 Month         | 0.75% | 0.75% | \$500.00                |

Rates offered are subject to change without notice. Rates may change after account is opened. A penalty may be imposed for early withdrawals for time deposits and IRA's. Fees could reduce earnings. You must maintain the minimum balance daily to earn the disclosed annual percentage yield.

\*\*APY - Annual Percentage Yield

