



Consumer Deposit Rates

Checking Rates	Rate	APY**	Minimum Balance to Earn APY
Monarch Checking			
\$0 - \$50,000.00	4.89%	5.00%	\$0.00
\$50,000.01 + above	0.05%	0.05%	\$50,000.01 ¹
¹ Balances between \$0.00 and \$50,000 earn 5.00% APY. Balances above \$50,000 earn 0.05% APY on only that portion of your balance resulting in an APY of 5.00% to 2.50% assuming a balance of \$100,000. Your APY will vary based on your account balance.			
Direct Checking	0.05%	0.05%	\$10.00
Signature Checking	0.15%	0.15%	\$10.00
APEX Money Market			
\$10 - \$99,999.99	3.00%	3.05%	\$10.00
\$100,000 - \$499,999.99	3.50%	3.56%	\$100,000.00
\$500,000 + above	4.00%	4.08%	\$500,000.00
Money Market			
\$10 - \$99,999.99	0.05%	0.05%	\$10.00
\$100,000 - \$499,999.99	0.20%	0.20%	\$100,000.00
\$500,000 + above	0.35%	0.35%	\$500,000.00

Savings Rates	Rate	APY**	Minimum Balance to Earn APY
Benchmark Savings	0.05%	0.05%	\$10.00
18/65 Savings	0.05%	0.05%	\$10.00
IRA Savings	0.05%	0.05%	\$10.00

Business Deposit Rates

Checking Rates	Rate	APY**	Minimum Balance to Earn APY
Capital Checking	0.05%	0.05%	\$10.00
Not For Profit NOW	0.35%	0.35%	\$10.00
Business APEX Money Market			
\$10 - \$99,999.99	3.00%	3.05%	\$10.00
\$100,000 - \$499,999.99	3.50%	3.56%	\$100,000.00
\$500,000 + above	4.00%	4.08%	\$500,000.00
Commercial Money Market			
\$10 - \$99,999.99	0.05%	0.05%	\$10.00
\$100,000 - \$499,999.99	0.20%	0.20%	\$100,000.00
\$500,000 + above	0.35%	0.35%	\$500,000.00
Commercial Sweep Money Market	0.20%	0.20%	\$10.00
Municipal Money Market	3.00%	3.05%	\$10.00
IOLTA	0.30%	0.30%	\$10.00
Savings Rates	Rate	APY**	Minimum Balance to Earn APY
Business Savings	0.05%	0.05%	\$10.00
Not For Profit Savings	3.00%	3.05%	\$10.00

Time Deposit Rates

Time Deposit/IRA	Rate	APY**	Minimum Balance for APY
3 Month	0.10%	0.10%	\$500.00
6 Month	0.15%	0.15%	\$500.00
12 Month	0.20%	0.20%	\$500.00
18 Month	0.25%	0.25%	\$500.00
24 Month	2.50%	2.53%	\$500.00
36 Month	3.25%	3.30%	\$500.00
48 Month	3.25%	3.30%	\$500.00
60 Month	3.25%	3.30%	\$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

