



| Consumer Deposit Rates | | | |
|--|-------|-------|-----------------------------|
| Checking Rates | Rate | APY** | Minimum Balance to Earn APY |
| Monarch Checking | | | |
| \$0 - \$50,000.00 | 2.96% | 3.00% | \$0.00 |
| \$50,000.01 + above | 0.01% | 0.01% | \$50,000.01 ¹ |
| ¹ Balances between \$0.00 and \$50,000 earn 3.00% APY. Balances above \$50,000 earn 0.01% APY on only that portion of your balance resulting in an APY of 3.00% to 1.51% assuming a balance of \$100,000. Your APY will vary based on your account balance. | | | |
| Direct Checking | 0.01% | 0.01% | \$10.00 |
| Signature Checking | 0.15% | 0.15% | \$10.00 |
| APEX Money Market | | | |
| \$10 - \$99,999.99 | 2.47% | 2.50% | \$10.00 |
| \$100,000 - \$499,999.99 | 2.71% | 2.75% | \$100,000.00 |
| \$500,000 + above | 3.20% | 3.25% | \$500,000.00 |
| Money Market | | | |
| \$10 - \$99,999.99 | 0.01% | 0.01% | \$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 | 0.01% | 0.01% | \$10.00 |
| 18/65 Savings | 0.01% | 0.01% | \$10.00 |
| IRA Savings | 0.01% | 0.01% | \$10.00 |
| Business Deposit Rates | | | |
| Checking Rates | Rate | APY** | Minimum Balance to Earn APY |
| Capital Checking | 0.01% | 0.01% | \$10.00 |
| Not For Profit NOW | 0.15% | 0.15% | \$10.00 |
| Business APEX Money Market | | | |
| \$10 - \$99,999.99 | 2.47% | 2.50% | \$10.00 |
| \$100,000 - \$499,999.99 | 2.71% | 2.75% | \$100,000.00 |
| \$500,000 + above | 3.20% | 3.25% | \$500,000.00 |
| Commercial Money Market | | | |
| \$10 - \$99,999.99 | 0.01% | 0.01% | \$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 | 2.71% | 2.75% | \$10.00 |
| IOLTA | 0.30% | 0.30% | \$10.00 |
| Savings Rates | Rate | APY** | Minimum Balance to Earn APY |
| Business Savings | 0.01% | 0.01% | \$10.00 |
| Not For Profit Savings | 2.47% | 2.50% | \$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 | 2.96% | 3.00% | \$500.00 |
| 36 Month | 3.10% | 3.15% | \$500.00 |
| 48 Month | 3.20% | 3.25% | \$500.00 |
| 60 Month | 3.30% | 3.35% | \$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