

Checking Rates Rate APV* to Earn APV		Consumer Deposit	Rates	
Monach Checking \$0.000.000 \$2.23% \$0.000 \$50,000.001 \$50,000	Checking Rates	Rate	APY**	Minimum Balance
\$50,000.01 + above	Monarch Checking			to Earn AF i
Balances between \$0.00 and \$50,000 earn 2.25% APY. Balances above \$50,000 earn 0.01% APY on only that portion of your balance resulting in an APY of 2.25% to 1.15% 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 - \$90,999.99 1.73% 1.75% \$10.00 APEX Money Market \$10 - \$90,999.99 2.23% 2.25% \$100,000.00 \$500,000 + 3499.999.99 2.23% 2.25% \$100,000.00 Signature Checking 0.01% 0.01% \$10.00 Money Market \$10 - \$90,999.99 0.01% 0.01% \$10.00 Signous + \$100,000 - \$100,000 + \$100,000 0.00 Money Market \$10,000 - \$100,000 0.00 Signous + \$100,000 - \$100,000 0.00 Money Market \$10,000 - \$100,000 0.00 South and the state of th	\$0 - \$50,000.00	2.23%	2.25%	
balance eswling in an APY of 2.25% to 1.13% 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 1.73% 1.75% \$10.00 Signous Selection of the property of the pro	\$50,000.01 + above	0.01%	0.01%	\$50,000.01
Signature Checking	balance resulting in an APY of 2.25% to 1.13% a			
APEX Money Market \$10 - \$99,999 99 1.73% 1.75% \$10,000 \$100,000 - \$499,999.99 2.23% 2.25% \$500,000.00 Money Market \$10 - \$99,999.99 2.27% 2.75% \$500,000.00 Money Market \$10 - \$599,999.99 0.01% 0.01% \$100,000 \$100,000 - \$499,999.99 0.20% 0.25% \$500,000.00 Savings Rates Rate APY** Minimum Balance to Earn APY Benchmark Savings 0.01% 0.01% \$10,000 IRA Savings 0.01% 0.01% \$10,000 Business Deposit Rates Checking Rates Rate APY** Minimum Balance to Earn APY Capital Checking 0.01% 0.01% \$10,000 IRA Savings APEX Money Market ISI 0 - \$399,999.99 1.75% 1.75% \$500,000.00 Savings APEX Money Market ISI 0 - \$399,999.99 0.01% 0.01% \$10,000 S500,000 + above 2.71% 2.75% \$500,000.00 Commercial Money Market ISI 0 - \$399,999.99 0.01% 0.01% \$10,000 S500,000 + above 0.35% 0.35% \$500,000.00 Commercial Sweep Money Market 0.20% 0.20% \$10,000 S500,000 + above 0.35% 0.35% \$500,000.00 Commercial Sweep Money Market 0.20% 0.20% \$10,000 Avincipal Money Market 0.20% 0.20% \$10,000 IDLTA 0.30% 0.30% 0.30% \$10,000 Not For Profit Savings 0.98% 0.01% 0.01% \$10,000 Not For Pofit Savings 0.98% 0.01% 0.01% \$10,000 Avincipal Money Market 0.20% 0.20% \$10,000 Business Savings 0.01% 0.01% \$10,000 Avincipal Money Market 0.20% 0.20% \$10,000 Avincipal Money Market 0.20% 0.20% \$10,000 Avincipal Money Market 0.20% 0.20% \$	Direct Checking	0.01%	0.01%	\$10.00
\$10.99,999.99	Signature Checking	0.15%	0.15%	\$10.00
\$100,000 - \$499,999.99 \$2.23%	APEX Money Market			
\$500,000 + above				
Money Market S10.599,999.99 0.01% 0.01% \$10.00 \$100,000 - \$499,999.99 0.20% 0.20% \$100,000.00 \$500,000 - \$499,999.99 0.20% 0.35% \$500,000.00 \$500,000 - \$490,999.99 0.01% 0.01% \$10.00				
\$10.509.999.99	\$500,000 + above	2./170	2./570	\$500,000.00
\$100,000 - \$499,999.99 \$500,000 + above \$500,00	Money Market \$10 -\$99 999 99	0.01%	0.01%	\$10.00
\$500,000 + above				
Benchmark Savings 0.01% 0.01% \$10.00 IRA Savings 0.01% 0.15% \$10.00 IRA Savings 0.01% 0.01% \$10.00 IRA Savings Rates Rate APY** Minimum Balance to Earn APY Business Savings 0.01% 0.01% \$10.00 IRA Savings Rates Rate APY** Minimum Balance to Earn APY Business Savings 0.01% 0.01% \$10.00 IRA Savi				
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18/65 Savings	Savings Rates	Rate	APY**	
Business Deposit Rates	_			
Business Deposit Rates	. 8			
Checking Rates	IRA Savings	0.01%	0.01%	\$10.00
Checking Rates Rate APY** to Earn APY		Business Deposit	Rates	201
Not For Profit NOW 0.15% 0.15% \$10.00 Business APEX Money Market \$10 - \$99,999.99 1.73% 1.75% \$10.00 \$100,000 - \$499,999.99 2.23% 2.25% \$100,000.00 \$500,000 + above 2.71% 2.75% \$500,000.00 Commercial Money Market \$10 - \$99,999.99 0.01% 0.01% \$100,000 \$100,000 \$100,000 \$100,000 Commercial Money Market \$10 - \$99,999.99 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 Municipal Money Market 2.71% 2.75% \$10.00 Minimum Balance to Earn APY Business Savings 0.01% 0.01% \$10.00 Not For Profit Savings 1.98% 2.00% \$10.00 Time Deposit Rates Time Deposit/IRA Rate APY** Minimum Balance to Earn APY \$10.00 Not For Profit Savings 1.98% 2.00% \$10.00 Minimum Balance to Earn APY \$10.00 Not For Profit Savings 0.01% 0.01% \$10.00 \$10.00 Time Deposit Rates Time Deposit/IRA Rate APY** Minimum Balance to Earn APY \$10.00 Not For Profit Savings 0.01% 0.01% \$10.00 Time Deposit Rates Time Deposit/IRA Rate APY** Minimum Balance to Earn APY \$10.00 Not For Profit Savings 0.01% 0.01% \$10.00 Time Deposit Rates Time Deposit/IRA Rate APY** Minimum Balance to Earn APY \$10.00 Time Deposit Rates Time D	Checking Rates	Rate	APY**	
Business APEX Money Market \$10 - \$99,999.99	Capital Checking	0.01%	0.01%	\$10.00
\$10 - \$99,999.99	Not For Profit NOW	0.15%	0.15%	\$10.00
\$100,000 - \$499,999.99 \$500,000 + above 2.71% 2.75% \$500,000.00 \$500,000 + above 2.71% 2.75% \$500,000.00 Commercial Money Market \$10 - \$99,999.99 0.01% 0.020% \$100,000 - \$499,999.99 0.20% 0.20% \$500,000.00 Commercial Sweep Money Market 0.20% 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 Municipal Money Market 2.71% 0.30% 0.30% \$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 1.98% 2.00% \$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 9 Month 0.15% 0.15% \$500.00 12 Month 0.20% 0.20% \$500.00 12 Month 0.20% 0.20% \$500.00 18 Month 0.25% 0.25% \$500.00 18 Month 0.25% 0.25% \$500.00 18 Month 0.271% 2.75% \$500.00 48 Month				
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\$10 - \$99,999.99		2.7170	2.7570	¥300,000.00
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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 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 9 Month 0.15% 0.15% \$500.00 18 Month 0.25% 0.25% \$500.00 24 Month 2.47% 2.50% \$500.00 48 Month 2.71% 2.75% \$500.00		0.35%	0.35%	
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 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 9 Month 0.15% 0.15% \$500.00 18 Month 0.25% 0.25% \$500.00 24 Month 2.47% 2.50% \$500.00 48 Month 2.71% 2.75% \$500.00	Commercial Sweep Money Market	0.20%	0.20%	\$10.00
IOLTA				
Savings Rates Rate APY** Minimum Balance to Earn APY Business Savings 0.01% 0.01% \$10.00 Not For Profit Savings 1.98% 2.00% \$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 9 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 2.47% 2.50% \$500.00 36 Month 2.71% 2.75% \$500.00 48 Month 2.71% 2.75% \$500.00	Municipal Money Market	2./1%	2./5%	\$10.00
Savings Rates Rate APY** to Earn APY Business Savings 0.01% 0.01% \$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 9 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 2.47% 2.50% \$500.00 36 Month 2.71% 2.75% \$500.00 48 Month 2.71% 2.75% \$500.00	IOLTA	0.30%		
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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 9 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 2.47% 2.50% \$500.00 36 Month 2.71% 2.75% \$500.00 48 Month 2.71% 2.75% \$500.00	Business Savings	0.01%	0.01%	\$10.00
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 9 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 2.47% 2.50% \$500.00 36 Month 2.71% 2.75% \$500.00 48 Month 2.71% 2.75% \$500.00	Not For Profit Savings			\$10.00
Time Deposit/IRA Rate APY** for APY 3 Month 0.10% 0.10% \$500.00 6 Month 0.15% 0.15% \$500.00 9 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 2.47% 2.50% \$500.00 36 Month 2.71% 2.75% \$500.00 48 Month 2.71% 2.75% \$500.00		Time Deposit R	ates	Minimum Ralamas
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36 Month 2.71% 2.75% \$500.00 48 Month 2.71% 2.75% \$500.00				
60 Month 2.96% 3.00% \$500.00			2.75%	\$500.00
	60 Month	2.96%	3.00%	\$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.

