

Rates¹

Rates effective 09-08-2025

These rates are applicable to accounts opened online only. Rates available in a branch may vary. Interest rates and annual percentage yields (APY) are accurate as of the effective date above and are subject to change. For current rate information and for terms and conditions of deposits, please call our Client Contact Center at 855-342-3400 or visit your local branch. All Checking, Savings, and Money Market Accounts are variable rate accounts and rates may change after these accounts are opened. Fees may reduce account earnings.

Account/Tier	Minimum Opening Deposit ³	Balance	Interest	APY
Premier Checking				
Tier 1	\$100	\$0.00 - \$9,999.99	0.10%	0.10%
Tier 2	\$100	\$10,000.00 - \$49,999.99	0.10%	0.10%
Tier 3	\$100	\$50,000.00+	0.25%	0.25%
Select Checking	\$100		0.10%	0.10%
Regular Savings				
Tier 1	\$100	\$0.01 - \$9,999.99	0.05%	0.05%
Tier 2	\$100	\$10,000.00 - \$49,999.99	0.10%	0.10%
		\$50,000.00+	0.25%	0.25%

	Account/Tier	Minimum Opening Deposit ³	Balance	Interest	APY
Tier 1		\$100	\$0.00 - \$9,999.99	0.25%	0.25%
Tier 2		\$100	\$10,000.00 - \$49,999.99	0.25%	0.25%
Tier 3		\$100	\$50,000.00 - \$99,999.99	0.25%	0.25%
Tier 4		\$100	\$100,000.00 - \$249,999.99	0.25%	0.25%
Tier 5		\$100	\$250,000.00 +	0.25%	0.25%

Certificates of Deposit ^{2, 4}			
4 Month Certificate of Deposit	\$1,000	0.05%	0.05%
7 Month Certificate of Deposit ⁵	\$1,000	3.50%	3.53%
9 Month Certificate of Deposit	\$1,000	0.10%	0.10%
13 Month Certificate of Deposit ⁵	\$1,000	3.20%	3.20%
18 Month Certificate of Deposit	\$1,000	0.15%	0.15%
24 Month Certificate of Deposit	\$1,000	0.20%	0.20%
25 Month Certificate of Deposit	\$1,000	0.20%	0.20%
37 Month Certificate of Deposit	\$1,000	0.25%	0.25%

¹ Rates subject to change

² A penalty for early withdrawal may be charged on all Certificates of Deposit, including certificates held in Individual Retirement Accounts (IRAs).

³ Minimum Opening Deposit equals the Minimum Balance to Earn APY for Certificates of Deposit and Retirement accounts (IRAs).

⁴ Minimum balance of \$1,000.00 required. This is a special rate offer and no rate bonuses for premium checking accounts apply. No institutional or brokered deposits accepted. Substantial penalty for early withdrawal.

⁵CD Special has a maximum deposit limit of \$2,000,000 per CD opened in branch; maximum deposit limit of \$50,000 per CD opened online. For larger opening deposits, please visit your local branch.