

Transaction Accounts								
Account	Balance Requirements				Dividends			
	Minimum Balance & Amount Required to Open	Minimum Balance to Earn Dividends	Minimum Balance to Avoid a Service Fee	Balance to Obtain APY on Tiered Accounts	Dividend Rate	Annual Percentage Yield/APY	Dividends Compounded	Dividends Paid
Business Share Savings	\$5.00	\$5.00	N/A		0.10%	0.10%	Monthly	Monthly
Money Market <i>(tiered account see account terms)</i>	\$5,000.00	\$1.00	\$5,000.00 Average Daily Balance	\$1.00 - \$49,999.99	0.55%	0.55%	Monthly	Monthly
				\$50,000.00 - \$99,999.99	0.65%	0.65%		
				\$100,000.00 & over	0.90%	0.90%		
Business Classic Checking	\$0.00	\$2,500.00	N/A		0.05%	0.05%	Monthly	Monthly
Business Value Checking	\$0.00	N/A	\$1,500.00 Average Daily Balance		N/A	N/A	N/A	N/A
Business You Name It Savings	\$0.00	\$1.00	N/A		0.05%	0.05%	Monthly	Monthly
Transaction Account Dividend Declaration Date:					10/1/2025			

Certificates						
Minimum Balance Requirement & Balance to Obtain APY. Dividends Compounded and Paid Monthly	12 Months		24 Months		36 Months	
	Dividend Rate	Annual Percentage Yield/APY	Dividend Rate	Annual Percentage Yield/APY	Dividend Rate	Annual Percentage Yield/APY
\$1,000.00 - \$99,999.99	3.75%	3.82%	3.50%	3.56%	3.20%	3.25%
Jumbo: over \$100,000.00	3.85%	3.92%	3.60%	3.66%	3.30%	3.35%
Certificate Dividend Declaration Date:					6/1/2025	