

Consumer Deposit Annual Percentage Yields (APY) in effect as of January 10, 2025

Interest Checking Account: (Interest is compounded daily and credited monthly)	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
Interest Checking Account	\$1,000	\$1,000		
Personal - Tier 1 (\$1,000-\$149,999)			0.01%	0.01%
Personal - Tier 2 (\$150,000-\$249,999)			0.01%	0.01%
Personal - Tier 3 (\$250,000+)			0.01%	0.01%
Health Savings Account, HSA Checking: (Interest is compounded daily and credited monthly)	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
HSA Checking	\$100	\$100	0.01%	0.01%
Money Market Accounts: (Interest is compounded daily and credited monthly)	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
Personal MMDA	\$1,000	\$1,000		
Personal MMDA - Tier 1 (<\$1,000)			0.00%	0.00%
Personal MMDA - Tier 2 (\$1,000 - \$24,999)			0.14%	0.15%
Personal MMDA - Tier 3 (\$25,000 - \$99,999)			0.19%	0.20%
Personal MMDA - Tier 4 (\$100,000 - \$249,999)			0.24%	0.25%
Personal MMDA - Tier 5 (\$250,000 - \$499,999)			0.33%	0.35%
Personal MMDA - Tier 6 (\$500,000 +)			0.33%	0.35%
Personal MMDA HIGH YIELD	\$10,000	\$10,000		
Personal MMDA HIGH YIELD - Tier 1 (<\$249,999)			0.19%	0.20%
Personal MMDA HIGH YIELD - Tier 2 (\$250,000-			0.33%	0.35%
Personal MMDA HIGH YIELD - Tier 3 (\$1,000,000-			0.53%	0.55%
Personal MMDA HIGH YIELD - Tier 4 (\$2,000,000-			0.72%	0.75%
Personal MMDA HIGH YIELD - Tier 5 (>\$5,000,000)			0.97%	1.00%
Personal MMDA Treasury	\$1,000,000	\$1,000,000		
Personal MMDA Treasury Tier 1 (<\$1,000,000-			3.81%	3.88%
Personal MMDA Treasury Tier 2 (>\$1,000,000-			4.31%	4.38%
Savings Account:	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
Personal Savings (Interest is compounded daily and credited monthly)	\$100	\$100	0.05%	0.05%
IRA Savings (Interest is compounded daily and credited monthly)	\$100	\$100	0.05%	0.05%
Passbook Savings (Interest is compounded daily and credited quarterly)* **	\$100	\$100	0.60%	0.60%
Certificate Of Deposit (CD) : (Interest is compounded daily and credited to the account at maturity)	Minimum Opening Deposit	Minimum Balance to Maintain in the Account Each Day to obtain the disclosed Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)**
Certificates of Deposit Terms				
30-day	\$5,000	\$5,000	2.47%	2.50%
90-day	\$500	\$500	2.72%	2.75%
6-month	\$500	\$500	2.82%	2.86%
8- month	\$10,000	\$10,000	3.92%	4.00%
9-month (one withdrawal after 7 days permitted)	\$5,000	\$5,000	4.17%	4.25%
10-month (one withdrawal after 7 days permitted)	\$5,000	\$5,000	4.17%	4.25%
11- month	\$10,000	\$10,000	3.92%	4.00%
12-month	\$500	\$500	3.68%	3.75%
15-month	\$10,000	\$10,000	3.43%	3.50%
15-month Bump Up***	\$10,000	\$10,000	3.43%	3.50%
24-month	\$500	\$500	3.18%	3.25%
36-month	\$500	\$500	3.18%	3.25%
48-month	\$500	\$500	2.47%	2.50%
60-month	\$500	\$500	2.47%	2.50%
IRA Certificate Of Deposit (CD): (Interest is compounded daily and credited to the account at maturity)	Minimum Opening Deposit	Minimum Balance to Maintain in the Account Each Day to obtain the disclosed Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)**
12- month	\$1,000	\$1,000	3.72%	3.79%
24 -month	\$1,000	\$1,000	3.18%	3.25%
36- month	\$1,000	\$1,000	3.18%	3.25%
48- month	\$1,000	\$1,000	2.47%	2.50%
60- month	\$1,000	\$1,000	2.47%	2.50%
72-month	\$1,000	\$1,000	2.47%	2.50%

*Annual Percentage Yield (APY) are accurate as of 1/10/2025. Rates above may change at our discretion at any time. Fees may reduce earnings on the account.

** A penalty may be imposed for early withdrawal. Annual Percentage Yield (APY) are accurate as of 1/10/2025. Fees may reduce earnings on the account. You will be paid the disclosed rate until first maturity.

*** A penalty may be imposed for early withdrawal. Annual Percentage Yield (APY) are accurate as of 1/10/2025. Fees may reduce earnings on the account. We will not change the rate on your account. However, you have the option during the first term of this account to exchange this interest rate for a new interest rate. The new interest rate will be the interest rate we are then offering on any other time deposit of equal or greater term to maturity as the original term of this account. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange rate option once during the first term, but not during any renewal term.

****This product is available at our north Riverside Branch location.