

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

Interest Checking Account: <i>(Interest is compounded daily and credited monthly)</i>	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
Classic Checking	\$100	\$100	0.20%	0.20%
Prime Life Checking	\$100	\$100	0.20%	0.20%
Basic Checking	\$100	N/A	N/A	N/A
Veterans Checking	\$100	N/A	N/A	N/A
Basic Checking Promo	\$100	N/A	N/A	N/A
Promo Check Account	\$100	\$100	0.25%	0.25%
Health Savings Account, HSA Checking: <i>(Interest is compounded daily and credited monthly)</i>	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
HSA Checking	\$100	N/A	1.00%	1.00%
Money Market Accounts: <i>(Interest is compounded daily and credited monthly)</i>	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
Personal Money Market	\$500	\$500	0.00%	0.00%
		Tier 1 <\$500.00	0.00%	0.00%
		Tier 2 \$500.00-\$1000.00	0.70%	0.70%
		Tier 3 \$1000.01-\$2500.00	0.80%	0.80%
		Tier 4 \$2500.01-\$5000.00	0.90%	0.90%
		Tier 5 \$5000.01-\$10,000.00	1.05%	1.06%
		Tier 6 \$10,000.01-\$25,000.00	1.45%	1.46%
		Tier 7 \$25,000.01-\$50,000.00	1.70%	1.71%
		Tier 8 \$50,000.01-\$100,000.00	1.95%	1.97%
		Tier 9 \$100,000.01-\$250,000.00	2.20%	2.22%
		Tier 10 \$250,000.01>	2.45%	2.48%
Promo Money Market	\$1,000	\$1,000	1.15%	1.16%
Premium Money Market	\$10,000	\$10,000	4.41%	4.50%
Elite Money Market	\$10,000	\$10,000	4.25%	4.33%
Savings Account: <i>(Interest is compounded daily and credited quarterly)</i>	Minimum Opening Deposit	Minimum Average Daily Balance to Obtain APY*	Interest Rate	Annual Percentage Yield (APY)*
Passbook Savings	\$100	\$100	0.60%	0.60%
Junior Passbook	\$10	\$10	0.60%	0.60%
Student Passbook	\$10	\$10	0.60%	0.60%
Statement Savings	\$100	\$100	1.00%	1.00%
Junior Savings	\$10	\$10	1.00%	1.00%

*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.

For current rate information and terms and conditions of deposits you may call 301-468-8848 or visit your local branch.

A copy of the Consumer All-In-One Agreement and Disclosure is available upon request.