

Deposit Rates effective February 8, 2019

Checking and Savings Accounts

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ACCOUNT TYPE	INTEREST RATE(1)	APY (1)	MINIMUM DAILY BALANCE TO EARN APY
Premier Plus Savings(2)(3)	0.60%	0.60%	\$250,000.00+
	1.00%	1.00%	\$10.00 - \$249,999.99
Statement Savings ⁽²⁾	0.05%	0.05%	\$10.00
NOW Checking ⁽²⁾	0.03%	0.03%	\$10.00

⁽¹⁾ Interest Rate and Annual Percentage Yield (APY) are variable-rates and may change after the account is opened.

Money Market Accounts

ACCOUNT TYPE	INTEREST RATE(1)	APY (1)	MINIMUM DAILY BALANCE TO EARN APY
Money Market ⁽²⁾	0.60%	0.60%	\$100,000.00+
	0.45%	0.45%	\$50,000.00 - \$99,999.99
	0.40%	0.40%	\$25,000.00 - \$49,999.99
	0.35%	0.35%	\$5,000.00 - \$24,999.99
	0.20%	0.20%	\$10.00 - \$4,999.99

⁽¹⁾ Interest Rate and Annual Percentage Yield (APY) are variable-rates and may change after the account is opened.

Certificate Deposit and IRA Accounts

TERM ⁽²⁾	INTEREST RATE(1)	APY ⁽¹⁾	MINIMUM DAILY BALANCE TO EARN APY
4-Year	2.13%	2.15%	\$250.00
3-Year	1.98%	2.00%	\$250.00
2-Year	1.98%	2.00%	\$250.00
18-Month	1.98%	2.00%	\$250.00
15-Month	2.23%	2.25%	\$250.00
15-Month Premier Plus ⁽³⁾	2.37%	2.40%	\$250.00
1-Year	1.74%	1.75%	\$250.00
9-Month	1.39%	1.40%	\$250.00

⁽¹⁾ Interest Rate and Annual Percentage Yield (APY) is subject to change.

⁽²⁾ Fees could reduce earnings on the account.

⁽³⁾ Must have Premier Plus Checking Account to open Premier Plus Savings Account.

⁽²⁾ Fees could reduce earnings on the account.

A penalty may be imposed for early withdrawal on certificate deposit account.

⁽³⁾ Must have Premier Plus Checking to obtain this special offer.