

Personal Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking

Anytime Interest Checking ¹ (201) (Not Open To New Enrollments As of September 22, 2025)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$2,499.99	0.01%	0.01%
\$2,500 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 or more	0.01%	0.01%

Savings & Money Market

Savings ¹ (401) Standard Interest Rate			Relationship Bonus When you link a Gold Account (202) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Rate Increase	Rate	APY	
\$0.01 to \$999.99	0.01%	0.01%	0.10%	0.11%	0.11%	
\$1,000 to \$4,999.99	0.15%	0.15%	0.50%	0.65%	0.65%	
\$5,000 to \$24,999.99	0.15%	0.15%	0.50%	0.65%	0.65%	
\$25,000 to \$49,999.99	0.15%	0.15%	0.50%	0.65%	0.65%	
\$50,000 to \$99,999.99	0.15%	0.15%	0.50%	0.65%	0.65%	
\$100,000 or more	0.15%	0.15%	0.50%	0.65%	0.65%	

Money Market ¹ (301) Standard Interest Rate			Relationship Bonus When you link a Gold Account (202) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Rate Increase	Rate	APY	
\$0.01 - \$999.99	0.00%	0.00%	0.00%	0.00%	0.00%	
\$1,000.00 - \$99,999.99	0.45%	0.45%	1.00%	1.45%	1.46%	
\$100,000.00 - \$249,999.99	1.00%	1.01%	1.00%	2.00%	2.02%	
\$250,000.00 - \$499,999.99	1.05%	1.06%	1.00%	2.05%	2.07%	
\$500,000.00 - \$999,999.99	1.25%	1.26%	1.00%	2.25%	2.28%	
\$1,000,000.00 or more	1.45%	1.46%	1.00%	2.45%	2.48%	

Individual Retirement Account (IRA) Money Market ¹ (650) Standard Interest Rate			Relationship Bonus When you link a Gold Account (202) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Rate Increase	Rate	APY	
\$0.01 to \$1,999.99	0.01%	0.01%	0.10%	0.11%	0.11%	
\$2,000 to \$9,999.99	0.35%	0.35%	0.10%	0.45%	0.45%	
\$10,000 to \$24,999.99	0.45%	0.45%	0.10%	0.55%	0.55%	
\$25,000 to \$49,999.99	0.55%	0.55%	0.10%	0.65%	0.65%	
\$50,000 to \$99,999.99	0.65%	0.65%	0.10%	0.75%	0.75%	
\$100,000 or more	1.00%	1.01%	0.10%	1.10%	1.11%	

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Gold Account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Personal Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Specialty Savings

Young Savers¹ (402)

Account Balance	Rate	APY
\$0.01 to \$99.99	0.01%	0.01%
\$100 to \$499.99	0.10%	0.10%
\$500 to \$999.99	0.15%	0.15%
\$1,000 to \$9,999.99	0.15%	0.15%
\$10,000 to \$49,999.99	0.15%	0.15%
\$50,000 or more	0.15%	0.15%

Individual Development Account (IDA)¹ (405)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.10%	0.10%
\$5,000 to \$24,999.99	0.10%	0.10%
\$25,000 to \$49,999.99	0.10%	0.10%
\$50,000 to \$99,999.99	0.10%	0.10%
\$100,000 or more	0.10%	0.10%

Secured Visa Savings¹ (403)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.10%	0.10%
\$5,000 to \$24,999.99	0.10%	0.10%
\$25,000 to \$49,999.99	0.10%	0.10%
\$50,000 to \$99,999.99	0.10%	0.10%
\$100,000 or more	0.10%	0.10%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above.

Personal Certificate of Deposit Rates

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Personal Certificate of Deposit (CD)¹ (501) Standard Interest Rate				Relationship Bonus When you link a Ambassador Checking (205), Gold Account (202) or Premier Checking account (203) or Premier Elite Checking account (204) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance:				\$1,000 to \$99,999.99		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY	Rate Increase		Rate	APY
<28 days	0 to 27 days	0.01%	0.01%	0.10%		0.11%	0.11%
1 month	28 to 88 days	0.05%	0.05%	0.10%		0.15%	0.15%
3 month	89 to 179 days	2.96%	3.00%	0.10%		3.06%	3.11%
6 month	180 to 269 days	3.25%	3.30%	0.10%		3.35%	3.41%
9 month	270 to 364 days	3.15%	3.20%	0.10%		3.25%	3.30%
1 year	365 to 544 days	3.34%	3.40%	0.10%		3.44%	3.50%
18 months	545 to 729 days	3.10%	3.15%	0.10%		3.20%	3.25%
2 years	730 to 1,094 days	3.20%	3.25%	0.10%		3.30%	3.35%
3 years	1,095 to 1,459 days	3.30%	3.35%	0.10%		3.40%	3.46%
4 years	1,460 to 1,824 days	3.34%	3.40%	0.10%		3.44%	3.50%
5 years	1,825 or more days	3.44%	3.50%	0.10%		3.54%	3.60%

Jumbo Personal Certificate of Deposit¹ (502) Standard Interest Rate				Relationship Bonus When you link a Ambassador Checking (205), Gold Account (202) or Premier Checking account (203) or Premier Elite Checking account (204) ²		Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Account Balance:				\$100,000 or more		\$100,000 or more	
Tier	Term	Rate	APY	Rate Increase		Rate	APY
<28 days	0 to 27 days	0.05%	0.05%	0.10%		0.15%	0.15%
1 month	28 to 88 days	0.05%	0.05%	0.10%		0.15%	0.15%
3 month	89 to 179 days	2.96%	3.00%	0.10%		3.06%	3.11%
6 month	180 to 269 days	3.25%	3.30%	0.10%		3.35%	3.41%
9 month	270 to 364 days	3.15%	3.20%	0.10%		3.25%	3.30%
1 year	365 to 544 days	3.34%	3.40%	0.10%		3.44%	3.50%
18 months	545 to 729 days	3.10%	3.15%	0.10%		3.20%	3.25%
2 years	730 to 1,094 days	3.20%	3.25%	0.10%		3.30%	3.35%
3 years	1,095 to 1,459 days	3.30%	3.35%	0.10%		3.40%	3.46%
4 years	1,460 to 1,824 days	3.34%	3.40%	0.10%		3.44%	3.50%
5 years	1,825 or more days	3.44%	3.50%	0.10%		3.54%	3.60%

1 Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.

2 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Ambassador Checking, Gold Account, Premier Checking or Premier Elite Checking account. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.

Personal IRA Deposit Rates

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Individual Retirement Account (IRA) Certificate of Deposit¹ (601) Standard Interest Rate

Relationship Bonus

When you link a Ambassador Checking (205), Gold Account (202) or Premier Checking account (203) or Premier Elite Checking account (204)²

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Account Balance:		\$1,000 to	
Tier	Term	Rate	APY
<28 days	0 to 27 days	0.01%	0.01%
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	2.96%	3.00%
6 month	180 to 269 days	3.25%	3.30%
9 month	270 to 364 days	3.15%	3.20%
1 year	365 to 544 days	3.34%	3.40%
18 months	545 to 729 days	3.10%	3.15%
2 years	730 to 1,094 days	3.20%	3.25%
3 years	1,095 to 1,459 days	3.30%	3.35%
4 years	1,460 to 1,824 days	3.34%	3.40%
5 years	1,825 or more days	3.44%	3.50%

Account Balance:		\$1,000 to \$99,999.99	
		Rate Increase	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	

Account Balance:		\$1,000 to \$99,999.99	
Rate	APY	Rate	APY
0.11%	0.11%	0.15%	0.15%
3.06%	3.11%	3.35%	3.41%
3.25%	3.30%	3.44%	3.50%
3.20%	3.25%	3.30%	3.35%
3.40%	3.46%	3.44%	3.50%
3.54%	3.60%		

Jumbo Individual Retirement Account (IRA) Certificate of Deposit¹ (602) Standard Interest Rate

Relationship Bonus

When you link a Ambassador Checking (205), Gold Account (202) or Premier Checking account (203) or Premier Elite Checking account (204)²

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Account Balance:		\$100,000 or more	
Tier	Term	Rate	APY
<28 days	0 to 27 days	0.05%	0.05%
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	2.96%	3.00%
6 month	180 to 269 days	3.25%	3.30%
9 month	270 to 364 days	3.15%	3.20%
1 year	365 to 544 days	3.34%	3.40%
18 months	545 to 729 days	3.10%	3.15%
2 years	730 to 1,094 days	3.20%	3.25%
3 years	1,095 to 1,459 days	3.30%	3.35%
4 years	1,460 to 1,824 days	3.34%	3.40%
5 years	1,825 or more days	3.44%	3.50%

Account Balance:		\$100,000 or more	
		Rate Increase	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	
		0.10%	

Account Balance:		\$100,000 or more	
Rate	APY	Rate	APY
0.15%	0.15%	0.15%	0.15%
3.06%	3.11%	3.35%	3.41%
3.25%	3.30%	3.44%	3.50%
3.20%	3.25%	3.30%	3.35%
3.40%	3.46%	3.44%	3.50%
3.54%	3.60%		

¹ Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Ambassador Checking, Gold Account, Premier Checking or Premier Elite Checking account. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.

Premier and Ambassador Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking, Savings & Money Market

Premier Checking¹ (203)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.01%	0.01%
\$5,000 to \$9,999.99	0.01%	0.01%
\$10,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 or more	0.01%	0.01%

Ambassador Gold Checking (205)¹

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.01%	0.01%
\$5,000 to \$9,999.99	0.01%	0.01%
\$10,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 or more	0.01%	0.01%

Savings¹(401) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.15%	0.15%
\$5,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 or more	0.15%	0.15%

Relationship Bonus

When you link a Ambassador Gold (205), or Premier Checking Account (203)²

Rate Increase

0.10%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.11%	0.11%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%

Money Market¹ (301) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.45%	0.45%
\$100,000.00 - \$249,999.99	1.00%	1.01%
\$250,000.00 - \$499,999.99	1.05%	1.06%
\$500,000.00 - \$999,999.99	1.25%	1.26%
\$1,000,000.00 or more	1.45%	1.46%

Relationship Bonus

When you link a Ambassador Gold (205), or Premier Checking Account (203)²

Rate Increase

0.00%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.00%	0.00%
0.95%	0.95%
1.50%	1.51%
1.55%	1.56%
1.75%	1.77%
1.95%	1.97%

Individual Retirement Account (IRA) Money Market¹ (650) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.01%	0.01%
\$2,000 to \$9,999.99	0.35%	0.35%
\$10,000 to \$24,999.99	0.45%	0.45%
\$25,000 to \$49,999.99	0.55%	0.55%
\$50,000 to \$99,999.99	0.65%	0.65%
\$100,000 or more	1.00%	1.01%

Relationship Bonus

When you link a Ambassador Gold (205), or Premier Checking Account (203)²

Rate Increase

0.10%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.11%	0.11%
0.45%	0.45%
0.55%	0.55%
0.65%	0.65%
0.75%	0.75%
1.10%	1.11%

Premier Money Market¹ (302) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$4,999.99	0.00%	0.00%
\$5,000.00 - \$99,999.99	1.55%	1.56%
\$100,000.00 - \$249,999.99	1.80%	1.82%
\$250,000.00 - \$499,999.99	2.05%	2.07%
\$500,000.00 - \$999,999.99	2.15%	2.17%
\$1,000,000.00 or more	3.00%	3.05%

Relationship Bonus

When you link a Premier Checking Account (203)²

Rate Increase

0.00%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.00%	0.00%
1.65%	1.66%
1.90%	1.92%
2.15%	2.17%
2.25%	2.28%
3.10%	3.15%

Premier Individual Retirement Account (IRA) Money Market^{1,2} (652)

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.03%	0.03%
\$2,000 to \$9,999.99	1.25%	1.26%
\$10,000 to \$24,999.99	1.25%	1.26%
\$25,000 to \$49,999.99	1.25%	1.26%
\$50,000 to \$99,999.99	1.45%	1.46%
\$100,000 or more	1.80%	1.82%

Premier Money Market Sweep¹ (304)

Account Balance	Rate	APY
\$0 to \$9,999.99	0.00%	0.00%
\$10,000.00 to \$99,999.99	0.60%	0.60%
\$100,000.00 - \$249,999.99	1.10%	1.11%
\$250,000.00 - \$499,999.99	1.35%	1.36%
\$500,000.00 - \$999,999.99	3.00%	3.05%
\$1,000,000.00 or more	3.15%	3.20%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premier Checking, or Ambassador Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Premier Elite Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking, Savings & Money Market

Premier Elite Checking¹ (204)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.01%	0.01%
\$5,000 to \$9,999.99	0.01%	0.01%
\$10,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 or more	0.25%	0.25%

Savings¹ (401) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.15%	0.15%
\$5,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 or more	0.15%	0.15%

Relationship Bonus

When you link a Premier Elite Checking Account (204)²

Rate Increase
0.10%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.11%	0.11%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%

Money Market¹ (301) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.45%	0.45%
\$100,000.00 - \$249,999.99	1.00%	1.01%
\$250,000.00 - \$499,999.99	1.05%	1.06%
\$500,000.00 - \$999,999.99	1.25%	1.26%
\$1,000,000.00 or more	1.45%	1.46%

Relationship Bonus

When you link a Premier Elite Checking Account (204)²

Rate Increase
0.00%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.00%	0.00%
0.95%	0.95%
1.50%	1.51%
1.55%	1.56%
1.75%	1.77%
1.95%	1.97%

Individual Retirement Account (IRA) Money Market¹ (650) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.01%	0.01%
\$2,000 to \$9,999.99	0.35%	0.35%
\$10,000 to \$24,999.99	0.45%	0.45%
\$25,000 to \$49,999.99	0.55%	0.55%
\$50,000 to \$99,999.99	0.65%	0.65%
\$100,000 or more	1.00%	1.01%

Relationship Bonus

When you link a Premier Elite Checking Account (204)²

Rate Increase
0.10%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.11%	0.11%
0.45%	0.45%
0.55%	0.55%
0.65%	0.65%
0.75%	0.75%
1.10%	1.11%

Premier Money Market¹ (302) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$4,999.99	0.00%	0.00%
\$5,000.00 - \$99,999.99	1.55%	1.56%
\$100,000.00 - \$249,999.99	1.80%	1.82%
\$250,000.00 - \$499,999.99	2.05%	2.07%
\$500,000.00 - \$999,999.99	2.15%	2.17%
\$1,000,000.00 or more	3.00%	3.05%

Relationship Bonus

When you link a Premier Elite Checking Account (204)²

Rate Increase
0.00%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.00%	0.00%
1.65%	1.66%
1.90%	1.92%
2.15%	2.17%
2.25%	2.28%
3.10%	3.15%

Premier Individual Retirement Account (IRA) Money Market^{1,2} (652)

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.03%	0.03%
\$2,000 to \$9,999.99	1.25%	1.26%
\$10,000 to \$24,999.99	1.25%	1.26%
\$25,000 to \$49,999.99	1.25%	1.26%
\$50,000 to \$99,999.99	1.45%	1.46%
\$100,000 or more	1.80%	1.82%

Premier Money Market Sweep¹ (304)

Account Balance	Rate	APY
\$0 to \$9,999.99	0.00%	0.00%
\$10,000.00 to \$99,999.99	0.60%	0.60%
\$100,000.00 - \$249,999.99	1.10%	1.11%
\$250,000.00 - \$499,999.99	1.35%	1.36%
\$500,000.00 - \$999,999.99	3.00%	3.05%
\$1,000,000.00 or more	3.15%	3.20%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premier Elite Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Rates effective as of April 27, 2026

Premier & Premier Elite Banking Certificate of Deposit Rates

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Premier Certificate of Deposit¹ (503 & 504)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 to 27 days	0.33%	0.33%	0.35%	0.35%
1 month	28 to 88 days	0.33%	0.33%	0.35%	0.35%
3 month	89 to 179 days	3.06%	3.11%	3.06%	3.11%
6 month	180 to 269 days	3.35%	3.41%	3.35%	3.41%
9 month	270 to 364 days	3.25%	3.30%	3.25%	3.30%
1 year	365 to 544 days	3.44%	3.50%	3.44%	3.50%
18 months	545 to 729 days	3.20%	3.25%	3.20%	3.25%
2 years	730 to 1,094 days	3.30%	3.35%	3.30%	3.35%
3 years	1,095 to 1,459 days	3.40%	3.46%	3.40%	3.46%
4 years	1,460 to 1,824 days	3.44%	3.50%	3.44%	3.50%
5 years	1,825 or more days	3.54%	3.60%	3.54%	3.60%

Premier Individual Retirement Account (IRA) Certificate of Deposit¹ (603 & 604)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 to 27 days	0.33%	0.33%	0.35%	0.35%
1 month	28 to 88 days	0.33%	0.33%	0.35%	0.35%
3 month	89 to 179 days	3.06%	3.11%	3.06%	3.11%
6 month	180 to 269 days	3.35%	3.41%	3.35%	3.41%
9 month	270 to 364 days	3.25%	3.30%	3.25%	3.30%
1 year	365 to 544 days	3.44%	3.50%	3.44%	3.50%
18 months	545 to 729 days	3.20%	3.25%	3.20%	3.25%
2 years	730 to 1,094 days	3.30%	3.35%	3.30%	3.35%
3 years	1,095 to 1,459 days	3.40%	3.46%	3.40%	3.46%
4 years	1,460 to 1,824 days	3.44%	3.50%	3.44%	3.50%
5 years	1,825 or more days	3.54%	3.60%	3.54%	3.60%

¹Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.

Business Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking, Savings & Money Market

Business Interest Checking ¹ (251)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.00%	0.00%
\$5,000 to \$24,999.99	0.00%	0.00%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 to \$499,999.99	0.01%	0.01%
\$500,000 or more	0.01%	0.01%

Business Savings ¹ (451) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.15%	0.15%
\$5,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 or more	0.15%	0.15%

Relationship Bonus

When you link a Business Connect Checking Account (153)²

Rate Increase

0.10%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate APY

0.11%	0.11%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%

Business Savings ¹ (451) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.15%	0.15%
\$5,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 or more	0.15%	0.15%

Relationship Bonus

When you link a Community Checking Account (156), or Business Interest Checking Account (251)²

Rate Increase

0.10%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate APY

0.11%	0.11%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%
0.65%	0.65%

Business Money Market ¹ (351) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.50%	0.50%
\$100,000.00 - \$249,999.99	1.00%	1.01%
\$250,000.00 - \$499,999.99	1.10%	1.11%
\$500,000.00 - \$999,999.99	1.30%	1.31%
\$1,000,000.00 or more	1.50%	1.51%

Relationship Bonus

When you link a Business Connect Checking Account (153)²

Rate Increase

0.10%
1.00%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate APY

0.10%	0.10%
1.50%	1.51%
1.50%	1.51%
1.60%	1.61%
1.80%	1.82%
2.00%	2.02%

Business Money Market ¹ (351) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.50%	0.50%
\$100,000.00 - \$249,999.99	1.00%	1.01%
\$250,000.00 - \$499,999.99	1.10%	1.11%
\$500,000.00 - \$999,999.99	1.30%	1.31%
\$1,000,000.00 or more	1.50%	1.51%

Relationship Bonus

When you link a Community Checking Account (156), or Business Interest Checking Account (251)²

Rate Increase

0.10%
1.00%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate APY

0.10%	0.10%
1.50%	1.51%
1.50%	1.51%
1.60%	1.61%
1.80%	1.82%
2.00%	2.02%

Business Money Market Sweep ¹ (352)

Account Balance	Rate	APY
\$0 to \$9,999.99	0.00%	0.00%
\$10,000.00 to \$99,999.99	0.50%	0.50%
\$100,000.00 - \$249,999.99	1.00%	1.01%
\$250,000.00 - \$499,999.99	1.10%	1.11%
\$500,000.00 - \$999,999.99	1.30%	1.31%
\$1,000,000.00 or more	1.50%	1.51%

IOLTA (Attorney Client Trust Checking) ¹ (253)

Account Balance	Rate	APY
\$0.01 or more	2.02%	2.04%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above.

² Relationship Interest Rates are paid on eligible accounts when the primary owner of the Business Connect Checking, Community Checking or Business Interest Checking account is also an owner of the linked interest bearing account. Eligible accounts are business savings or money market accounts opened on or after October 12, 2017. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the Business Banking Deposit Rates section above. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Business Certificate of Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Certificate of Deposit ¹ (551 & 552)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 - 27 days	0.05%	0.05%	0.05%	0.05%
1 month	28 to 88 days	0.05%	0.05%	0.05%	0.05%
3 month	89 to 179 days	3.06%	3.11%	3.06%	3.11%
6 month	180 to 269 days	3.35%	3.41%	3.35%	3.41%
9 month	270 to 364 days	3.25%	3.30%	3.25%	3.30%
1 year	365 to 544 days	3.44%	3.50%	3.44%	3.50%
18 months	545 to 729 days	3.20%	3.25%	3.20%	3.25%
2 years	730 to 1,094 days	3.30%	3.35%	3.30%	3.35%
3 years	1,095 to 1,459 days	3.40%	3.46%	3.40%	3.46%
4 years	1,460 to 1,824 days	3.44%	3.50%	3.44%	3.50%
5 years	1,825 or more days	3.54%	3.60%	3.54%	3.60%

Premium Business Certificate of Deposit² (553)

Account Balance:		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY
<28 days	0 - 27 days	0.05%	0.05%
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	3.06%	3.11%
6 month	180 to 269 days	3.35%	3.41%
9 month	270 to 364 days	3.25%	3.30%
1 year	365 to 544 days	3.44%	3.50%
18 months	545 to 729 days	3.20%	3.25%
2 years	730 to 1,094 days	3.30%	3.35%
3 years	1,095 to 1,459 days	3.40%	3.46%
4 years	1,460 to 1,824 days	3.44%	3.50%
5 years	1,825 or more days	3.54%	3.60%

1 Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.

2 Premium Business Certificate of Deposit is available to customers when the account owner also has an open Business Connect Checking, Business Interest Checking, Community Checking, or Commercial Analyzed Checking account.

Public Funds Account Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Public Funds Interest Checking¹ (252)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.00%	0.00%
\$5,000 to \$24,999.99	0.00%	0.00%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 to \$499,999.99	0.01%	0.01%
\$500,000 or more	0.01%	0.01%

Public Funds Savings¹ (452)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.15%	0.15%
\$5,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 or more	0.15%	0.15%

Public Funds Money Market¹ (353)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.50%	0.50%
\$100,000.00 - \$249,999.99	1.00%	1.01%
\$250,000.00 - \$499,999.99	1.10%	1.11%
\$500,000.00 - \$999,999.99	1.30%	1.31%
\$1,000,000.00 or more	1.50%	1.51%

Public Funds Certificate of Deposit¹ (554 & 555)

Account Balance		\$0.01 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 - 27 days	0.05%	0.05%	0.05%	0.05%
1 month	28 to 88 days	0.05%	0.05%	0.05%	0.05%
3 month	89 to 179 days	3.06%	3.11%	3.06%	3.11%
6 month	180 to 269 days	3.35%	3.41%	3.35%	3.41%
9 month	270 to 364 days	3.25%	3.30%	3.25%	3.30%
1 years	365 to 544 days	3.44%	3.50%	3.44%	3.50%
18 months	545 to 729 days	3.20%	3.25%	3.20%	3.25%
2 years	730 to 1,094 days	3.30%	3.35%	3.30%	3.35%
3 years	1,095 to 1,459 days	3.40%	3.46%	3.40%	3.46%
4 years	1,460 to 1,824 days	3.44%	3.50%	3.44%	3.50%
5 years	1,825 or more days	3.54%	3.60%	3.54%	3.60%

¹ Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.



Rates effective as of April 27, 2026

Promotional Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Personal Banking Deposits

The rates below are available to you when you meet the requirements of the promotional offer.

Personal Money Market ^{1,2,3} (301)			Relationship Bonus ²		Total Relationship Rate ³	
			When you link a Gold Account (202)		The amount you earn when you save and earn a relationship bonus	
Account Balance	Rate	APY	Relationship Rate Increase		Rate	APY
\$0.01 to \$999.99	2.20%	2.22%	+0.00%		2.20%	2.22%
\$1,000 to \$4,999.99	2.20%	2.22%	+1.00%		3.20%	3.25%
\$5,000 to \$24,999.99	2.20%	2.22%	+1.00%		3.20%	3.25%
\$25,000 to \$99,999.99	2.20%	2.22%	+1.00%		3.20%	3.25%
\$100,000 to \$249,999.99	2.20%	2.22%	+1.00%		3.20%	3.25%
\$250,000 or more	2.20%	2.22%	+1.00%		3.20%	3.25%

Promotion Start Date: 4/27/2026

Promotion End Date: 10/31/2026 Subject to Change

Additional Details

Customer must open a new Personal Money Market account with a minimum opening deposit of \$500. The Personal Money Market account must be linked to a Gold Account.

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Gold Account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days for your new relationship pricing to apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

³ Earn up to 3.25% Annual Percentage Yield (APY) for 90 days from account opening on a new personal Money Market account when you have a linked Gold Account and qualify for relationship rate bonuses. The primary Gold Account holder must be an owner of the Money Market account. \$1,000 minimum balance required to obtain the advertised APY. Without a qualifying Gold Account, or if the balance drops below \$1,000, the APY will be 2.22%. The 3.25% APY will be reinstated once the requirements are met. After the 90-day promotional period, the account will earn the standard variable APY in effect at that time. APY is accurate as of 4/27/2026. Monthly Service fees are waived on the Money Market account when the primary owner of the Gold account is also an owner on the money market account. Offer may be withdrawn at any time prior to account opening. Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and Personal Account Schedule of Fees, or speak with a banker for more details.