INSURED DEPOSIT ACCOUNTS
ANNUAL PERCENTAGE YIELDS ACCURATE AS OF September 21st, 2026

TYPE OF ACCOUNT	RATE	APY	COMPOUNDING
REGULAR SAVINGS ACCOUNT	0.05%	0.05%	DAILY
SELECT CHECKING	0.05%	0.05%	MONTHLY
MONEY MARKET ACCOUNT			
$0 - $2499.99	0.05%	0.05%	MONTHLY
$2500.00 - $9999.99	0.05%	0.05%	MONTHLY
$10,000.00 - $24,999.99	0.05%	0.05%	MONTHLY
$25,000.00 - $49,999.99	0.15%	0.15%	MONTHLY
$50,000.00 - $99,999.99	0.15%	0.15%	MONTHLY
$100,000.00 – OVER	0.25%	0.25%	MONTHLY
3 MONTH CD	3.25%	3.30%	MONTHLY
6 MONTH CD	3.55%	3.61%	MONTHLY
12 MONTH CD	3.60%	3.66%	MONTHLY
18 MONTH CD	3.60%	3.66%	MONTHLY
24 MONTH CD	3.60%	3.66%	MONTHLY

A Lifestyle Checking Account is also offered.
This is a non-interest bearing account.

Compounding and Annual Percentage Yield
Interest is calculated using the daily balance method based on a 365/365 day year or 366/366 day year in leap year. The Annual Percentage Yield (APY) assumes interest will remain on deposit for a full year. A withdrawal of interest will reduce earnings.

Penalty
Certificates are subject to penalties for early withdrawal of principal prior to the maturity date. The penalty on Certificates with a term of 1 year or less is 90 days of interest on the amount withdrawn. The penalty on Jumbo Certificates and Certificates with a term greater than 1 year is 180 days of interest on the amount withdrawn.

Auto-Renewable
All Certificates are auto-renewable at the interest rate in effect on the renewal date. The Jumbo CD is not auto-renewable and will cease to earn interest after maturity.

Variable Rate Accounts
The interest rate and APY may change at any time at the Bank's discretion as determined by the Investment Committee.

Each depositor insured to at least $250,000
Backed by the full faith and credit of the United States government
FDIC
Federal Deposit Insurance Corporation
EQUAL HOUSING LENDER