

FEATURED MONEY MARKET ACCOUNTS					
Account Type		Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)*
Super Money Market					
Balances to \$24,999.99		\$1,000	\$0.01	0.05%	0.05%
\$25,000 to \$99,999.99		\$1,000	\$25,000	0.10%	0.10%
\$100,000 to \$249,999.99		\$1,000	\$100,000	0.15%	0.15%
\$250,000 to \$499,999.99		\$1,000	\$250,000	0.25%	0.25%
\$500,000 to \$999,999.99		\$1,000	\$500,000	0.35%	0.35%
\$1,000,000 and over		\$1,000	\$1,000,000	0.40%	0.40%
Business Super Money Market					
Balances to \$24,999.99		\$1,000	\$0.01	0.05%	0.05%
\$25,000 to \$99,999.99		\$1,000	\$25,000	0.10%	0.10%
\$100,000 to \$249,999.99		\$1,000	\$100,000	0.15%	0.15%
\$250,000 to \$499,999.99		\$1,000	\$250,000	0.25%	0.25%
\$500,000 to \$999,999.99		\$1,000	\$500,000	0.35%	0.35%
\$1,000,000 and over		\$1,000	\$1,000,000	0.40%	0.40%
* This is a variable rate account subject to change without notice.					
FEATURED CERTIFICATES OF DEPOSIT ^a					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
7-Month CD	Monthly	\$1,000	N/A	0.35%	0.35%
11-Month CD	Monthly	\$1,000	N/A	0.50%	0.50%
a) Substantial penalty for early withdrawal outside of grace period					
REGULAR CERTIFICATES OF DEPOSIT ^a					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30 Days	At Maturity	\$500	N/A	0.10%	0.10%
60 Days	At Maturity	\$500	N/A	0.10%	0.10%
90 Days	At Maturity	\$500	N/A	0.15%	0.15%
6-months	Monthly	\$500	N/A	0.15%	0.15%
12-Months	Monthly	\$500	N/A	0.25%	0.25%
18-Months	Monthly	\$500	N/A	0.25%	0.25%
24-Months	Monthly	\$500	N/A	0.30%	0.30%
30-Months	Monthly	\$500	N/A	0.30%	0.30%
36-Months	Monthly	\$500	N/A	0.40%	0.40%
48-Months	Monthly	\$500	N/A	0.40%	0.40%
60-Months	Monthly	\$500	N/A	0.40%	0.40%
a) Substantial penalty for early withdrawal outside of grace period					
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) ^a					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
18-Months ^b - Variable	Quarterly	\$100	N/A	0.25%	0.25%
25-Months ^c - Fixed	Monthly	\$100	N/A	0.30%	0.30%
36-Months - Fixed	Quarterly	\$100	N/A	0.40%	0.40%
60-Months - Fixed	Quarterly	\$100	N/A	0.40%	0.40%
a) Substantial penalty for early withdrawal outside of grace period					
b) The interest rate and annual percentage yield may change after account opening					
c) This CD comes with a "Bump Up" feature that allows you to request a one-time rate adjustment after the account has been opened for at least six months. The rate will be adjusted to the then current rate for this CD product and the new rate will apply for the remainder of the term.					

BUMP UP CERTIFICATES OF DEPOSIT^a					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
25-Months ^b - Discontinued 8/4/2020	Monthly	No Longer Offered	N/A	0.50%	0.50%
35-Months ^b - Discontinued 8/4/2020	Monthly	No Longer Offered	N/A	0.70%	0.70%
<i>a) Substantial penalty for early withdrawal outside of grace period b) This CD comes with a "Bump Up" feature that allows you to request a one-time rate adjustment after the account has been opened for at least six months. The rate will be adjusted to the then-current rate for this CD product and the new rate will apply for the remainder of the term.</i>					
CHECKING/SAVINGS/MONEY MARKET ACCOUNTS*					
Account Type		Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Checking					
Balances to \$1,499.99		\$100	\$0.01	0.05%	0.05%
Balances \$1,500.00 and over		\$100	\$1,500	0.05%	0.05%
Statement Savings					
		\$50	\$0.01	0.05%	0.05%
Kid's Savings					
		\$10	\$0.01	0.05%	0.05%
Super Money Market - See Featured Money Market Accounts section above					
Regular Money Market					
Balances to \$2,499.99		\$1,000	\$0.01	0.05%	0.05%
\$2,500 to \$24,999.99		\$1,000	\$2,500	0.05%	0.05%
\$25,000 to \$99,999.99		\$1,000	\$25,000	0.10%	0.10%
Balances \$100,000 and over		\$1,000	\$100,000	0.10%	0.10%
BUSINESS CHECKING/SAVINGS/MONEY MARKET ACCOUNTS*					
Business Savings					
		\$50	\$0.01	0.05%	0.05%
Business Super Money Market - See Featured Money Market Accounts section above					
Business Money Market					
Balances to \$2,499.99		\$1,000	\$0.01	0.05%	0.05%
\$2,500 to \$24,999.99		\$1,000	\$2,500	0.05%	0.05%
\$25,000 to \$99,999.99		\$1,000	\$25,000	0.10%	0.10%
Balances \$100,000 and over		\$1,000	\$100,000	0.10%	0.10%
Non-Profit Interest Checking					
		\$100	\$25,000	0.15%	0.15%
Interest on Lawyer Trust Acct (IOLTA)					
Balances to \$1,499.99		\$100	\$0.01	0.20%	0.20%
Balances \$1,500.00 and over		\$100	\$1,500	0.20%	0.20%
* The interest rate and annual percentage yield may change after account opening					