



Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Income Checking b	\$200.00	\$ 1,500.00 c		
Daily Balances of:				
\$1,500.00-4,999.99			0.10%	0.10%
\$5,000.00-24,999.99			0.10%	0.10%
\$25,000.00-99,999.99			0.10%	0.10%
\$100,000.00 and up			0.10%	0.10%
R Best Checking b	\$100.00	\$ 0.01 c	0.01%	0.01%
Daily Balance when qualifications are met:				
up to \$10,000.00			2.47%	2.50%
\$10,000.01 and up			0.10%	2.50% to 0.10%
Business Interest Checking b	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00 and up			0.05%	0.05%
Kids Savers Club Savings b	\$200.00	\$ 0.01 c	0.45%	0.45%
Personal Savings b	\$200.00	\$ 200.00 c		
Daily Balances of:				
\$200.00 and up			0.20%	0.20%
Business Savings b	\$200.00	\$ 500.00 c		
Daily Balances of:				
\$500.00 and up			0.20%	0.20%
Personal Money Market b	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.65%	0.65%
\$5,000.00-24,999.99			0.75%	0.75%
\$25,000.00-99,999.99			1.00%	1.01%
\$100,000.00-249,999.99			1.20%	1.21%
\$250,000.00 and up			2.00%	2.02%
Business Money Market b	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.65%	0.65%
\$5,000.00-24,999.99			0.67%	0.67%
\$25,000.00-99,999.99			0.70%	0.70%
\$100,000.00-249,999.99			0.75%	0.75%
\$250,000.00 and up			1.20%	1.21%
Premium Money Market b,e	\$2,500.00	\$ 10,000.00 c		
Daily Balances of:				
\$10,000.00-24,999.99			0.65%	0.65%
\$25,000.00-49,999.99			0.75%	0.75%
\$50,000.00-99,999.99			1.00%	1.01%
\$100,000.00-249,999.99			1.20%	1.21%
\$250,000.00 and up			2.00%	2.02%
High Yield Money Market b,e	\$2,500.00	\$ 25,000.00 c		
\$25,000.00-149,999.99			1.00%	1.01%
\$150,000.00-299,999.99			1.24%	1.25%
\$300,000.00-999,999.99			1.49%	1.50%
\$1,000,000.00 and up			2.18%	2.20%
Champions Money Market b,e	\$2,500.00	\$750,000.00 c		
Daily Balances of:				
\$750,000.00-1,499,999.99			3.20%	3.25%
\$1,500,000.00-2,999,999.99			3.44%	3.50%
\$3,000,000 and up			3.68%	3.75%
3 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	4.11%	4.20%
6 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	3.92%	4.00%
12 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	3.87%	3.95%
18 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	1.90%	1.92%
24 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	1.83%	1.85%
36 Month Certificate of Deposit a	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
3 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	4.40%	4.50%
6 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	4.21%	4.30%
12 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	4.16%	4.25%
18 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	2.20%	2.22%

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
24 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	2.13%	2.15%
36 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	1.49%	1.50%
9 Month Special Certificate of Deposit a	\$1,000.00	\$1,000.00	4.25%	4.34%
15 Month R Option Certificate of Deposit a	\$1,000.00	\$1,000.00	2.96%	3.00%
30 Month R Option Certificate of Deposit a	\$1,000.00	\$1,000.00	3.44%	3.50%
Health Savings Account b	\$25.00	\$ 0.01 c		
Daily Balances of:				
up to \$999.99			0.10%	0.10%
\$1,000.00-4,999.99			0.10%	0.10%
\$5,000.00-14,999.99			0.10%	0.10%
\$15,000.00 and up			0.10%	0.10%
12 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	3.87%	3.95%
24 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.83%	1.85%
36 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
60 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
Commercial Account Analysis Earnings Credit Rate			0.25%	0.25%

- a) A penalty may be imposed for early withdrawal.
- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance. The amount of the principal in the account each day.
- d) Traditional, Roth, and SEP IRA plans are offered.
- e) Available to both Consumer and Business customers

**Fees could reduce the earnings on the account.
For current rate information call (844) 722-6589.**

Member FDIC

Rates effective January 1, 2025 and are subject to change at any time.