

## Interest Rates for Business Accounts

Effective Date: February 11, 2019

### Business Savings Accounts

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
Statement Savings	\$10	None	0.20%
Passbook Savings	\$10	None	0.20%
Business Money Market Deposit	\$1,000	\$1,000 or more	0.50%

Your interest rate and Annual Percentage Yield (APY) may change after the account is opened. Fees could reduce earnings on the account.

### Special Business Certificate of Deposit (CDs)

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3-5 Month Certificate of Deposit	\$1,000	\$1,000	0.66%*
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.90%*
12-23 Month Certificate of Deposit	\$1,000	\$1,000	1.50%*
24-35 Month Certificate of Deposit	\$1,000	\$1,000	1.75%*
36-47 Month Certificate of Deposit	\$1,000	\$1,000	1.80%*
48-59 Month Certificate of Deposit	\$1,000	\$1,000	1.85%*
60 Month Certificate of Deposit	\$1,000	\$1,000	2.00%*

\*Deposited funds must be from another Financial Institution.

### Standard Business CDs

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3-5 Month Certificate of Deposit	\$1,000	\$1,000	0.20%
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.25%
12-23 Month Certificate of Deposit	\$1,000	\$1,000	0.30%
24-35 Month Certificate of Deposit	\$1,000	\$1,000	0.40%
36-47 Month Certificate of Deposit	\$1,000	\$1,000	0.50%
48-59 Month Certificate of Deposit	\$1,000	\$1,000	0.60%
60 Month Certificate of Deposit	\$1,000	\$1,000	0.70%

A penalty may be imposed for early withdrawal.