



The Community's Bank Since 1889

Checking Deposit Rates

Effective Date: 08/01/2020

Account Type	Minimum Balance To Open	Interest Rate	*APY
<u>Interest Checking</u>			
Promotional Rate (First 90 Days)			
Balances up to \$10,000	\$0.00	0.98%	1.00%
Balances of greater than \$10,000	\$0.00	0.10%	0.10%
Preferred Rate (After 90 Days)			
Balances up to \$10,000	\$0.00	0.49%	0.50%
Balances of greater than \$10,000	\$0.00	0.10%	0.10%
Base Rate	\$0.00	0.049%	0.05%

Qualifications to earn Promotional Rate or Preferred Rate: 25 + debit card transactions in any combination of POS Signature or POS Pinned Transactions during the cycle period

Rates on Checking Accounts may change after the account is opened.

Fees may reduce earnings.

If qualifications are not met during the cycle period interest rate paid on entire balance of account will be the base rate and base APY.

*Annual Percentage Yield

Account Type	Minimum Balance To Open	Interest Rate	*APY
<u>Relationship Checking</u>			
Promotional Rate (First 90 Days)			
Balances up to \$25,000	\$0.00	1.49%	1.50%
Balances of \$25,000.01 to \$100,000	\$0.00	0.19%	0.20%
Balances of greater than \$100,000	\$0.00	0.24%	0.25%
Preferred Rate			
Balances up to \$25,000	\$0.00	0.98%	1.00%
Balances of \$25,000.01 to \$100,000	\$0.00	0.19%	0.20%
Balances of greater than \$100,000	\$0.00	0.24%	0.25%
Base Rate	\$0.00	0.049%	0.05%

Qualifications to earn Promotional Rate or Preferred Rate: 30 + debit card transactions in any combination of POS Signature or POS Pinned Transactions and a \$25,000 relationship during the cycle period. Relationship includes balances in all savings, checking and money market accounts held by same primary owner.

Rates on Checking Accounts may change after the account is opened.

Fees may reduce earnings.

If qualifications are not met during the cycle period interest rate paid on entire balance of account will be the base rate and base APY.

*Annual Percentage Yield

Member
FDIC
Member **DIF**


Equal Housing Lender
Equal Opportunity Lender