



BUSINESS DEPOSIT RATES



Interest rates and Annual Percentage Yields are current as of May 1st, 2024 and are subject to change at the bank's discretion.

There are two terms we use to explain how much interest we pay on your deposit accounts:

Interest Rate is the rate we pay on your account that does not include compound interest, which is the interest paid on interest you've earned.

Annual Percentage Yield (APY) is the measure of how much interest an account will earn if the funds on deposit and all credited interest remains in the account for a full year, and the interest rate remains the same throughout the year.

Business Checking Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Analyzed Business Checking*	Rate/APY for earnings credit only	\$100 to \$4,999	0.03%	0.03%
		\$5,000 to \$9,999	0.07%	0.07%
		\$10,000 and over	0.10%	0.10%
Business Interest Checking*	\$1,000.00		0.65%	0.65%
eDeposit Checking*	Rate/APY for earnings credit only	\$100 to \$4,999	0.03%	0.03%
		\$5,000 to \$9,999	0.07%	0.07%
		\$10,000 and over	0.10%	0.10%
IOLA Checking*	\$100.00		3.30%	3.35%
Estate Checking*	\$100.00		0.15%	0.15%
Sweep Checking	\$0.01		2.96%	3.00%

Business Savings Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Business Savings*	\$300.00	\$300 to \$9,999	0.20%	0.20%
		\$10,000 to \$24,999	0.25%	0.25%
		\$25,000 and over	0.30%	0.30%
Tenant Savings*	\$100.00		0.20%	0.20%
Funeral Trust Savings*	\$0.01		2.33%	2.35%

Business Money Market Deposit Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Executive Business MMDA	\$2,500.00	\$2,500 to \$9,999	0.35%	0.35%
		\$10,000 to \$24,999	0.45%	0.45%
		\$25,000 to \$49,999	0.65%	0.65%
		\$50,000 to \$74,999	1.19%	1.20%
		\$75,000 to \$249,999	1.54%	1.55%
		\$250,000 and over	1.69%	1.70%
High Yield Business MMDA Promo¹	\$2,500.00	\$2,500 to \$249,999	2.37%	2.40%
		\$250,000 to \$999,999	3.59%	3.65%
		\$1,000,000 and over	3.93%	4.00%

¹ To receive the 0.50% bonus rate increase business must have an operating account carrying a minimum balance of \$250,000 in a non-interest bearing account at MMDA opening.

Business Certificates of Deposit

Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
8 Month Special	\$1,000.00	\$1,000 to \$49,999	4.65%	4.75%
		\$50,000 to \$99,999	4.75%	4.85%
		\$100,000 to \$249,999	4.89%	5.00%
		\$250,000 and over	4.98%	5.10%
30 Day	\$1,000.00	\$1,000 and over	0.60%	0.60%
6 Month	\$1,000.00	\$1,000 and over	0.70%	0.70%
1 Year	\$1,000.00	\$1,000 and over	0.80%	0.80%
15 Month	\$1,000.00	\$1,000 and over	0.85%	0.85%
18 Month	\$1,000.00	\$1,000 and over	0.90%	0.90%
2 Year	\$1,000.00	\$1,000 and over	4.31%	4.40%
30 Month	\$1,000.00	\$1,000 and over	1.00%	1.00%
3 Year	\$1,000.00	\$1,000 and over	4.17%	4.25%
4 Year	\$1,000.00	\$1,000 and over	1.09%	1.10%
5 Year	\$1,000.00	\$1,000 and over	1.14%	1.15%
7 Year	\$1,000.00	\$1,000 and over	1.29%	1.30%

Fees may reduce earnings. Early withdrawal is subject to penalty.

** Indicates interest rate may change on the first of any month, all other rates may change each Wednesday*