



# BUSINESS DEPOSIT RATES



Interest rates and Annual Percentage Yields are current as of April 9th, 2025 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
<b>Analyzed Business Checking*</b>	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%
<b>Business Interest Checking*</b>	\$1,000.00		0.65%	0.65%
<b>eDeposit Checking*</b>	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%
<b>IOLA Checking*</b>	\$100.00		3.30%	3.35%
<b>Estate Checking*</b>	\$100.00		0.15%	0.15%
<b>Sweep Checking</b>	\$0.01		2.72%	2.75%

Business Savings Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
<b>Business Savings*</b>	\$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%
<b>Tenant Savings*</b>	\$100.00		0.20%	0.20%
<b>Funeral Trust Savings*</b>	\$0.01		2.33%	2.35%

Business Money Market Deposit Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
<b>Executive Business MMDA</b>	\$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%
<b>High Yield Business MMDA Promo with Checking<sup>1</sup></b>	\$2,500.00	\$2,500 to \$99,999	1.98%	2.00%
		\$100,000 to \$249,999	2.72%	2.75%
		\$250,000 to \$499,999	3.20%	3.25%
		\$500,000 and over	3.69%	3.75%
<b>High Yield Business MMDA Promo Without Checking<sup>1</sup></b>	\$2,500.00	\$2,500 to \$99,999	1.00%	1.00%
		\$100,000 to \$249,999	1.74%	1.75%
		\$250,000 to \$499,999	2.23%	2.25%
		\$500,000 and over	2.72%	2.75%

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

<sup>1</sup> To receive the 1.00% 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
<b>7 Month CD Special w/ Active Account<sup>3</sup></b>	\$1,000.00	\$1,000 and over	4.17%	4.25%
<b>7 Month CD Special w/out Active Account<sup>3</sup></b>	\$1,000.00	\$1,000 and over	3.93%	4.00%
<b>Choose Your Term CD Special<sup>4</sup></b>	\$1,000.00	\$1,000 and over	3.69%	3.75%
<b>30 Day</b>	\$1,000.00	\$1,000 and over	0.60%	0.60%
<b>6 Month</b>	\$1,000.00	\$1,000 and over	0.70%	0.70%
<b>1 Year</b>	\$1,000.00	\$1,000 and over	0.80%	0.80%
<b>15 Month</b>	\$1,000.00	\$1,000 and over	0.85%	0.85%
<b>18 Month</b>	\$1,000.00	\$1,000 and over	3.20%	3.25%
<b>2 Year</b>	\$1,000.00	\$1,000 and over	2.96%	3.00%
<b>30 Month</b>	\$1,000.00	\$1,000 and over	0.995%	1.00%
<b>3 Year</b>	\$1,000.00	\$1,000 and over	2.47%	2.50%
<b>4 Year</b>	\$1,000.00	\$1,000 and over	1.09%	1.10%
<b>5 Year</b>	\$1,000.00	\$1,000 and over	1.14%	1.15%
<b>7 Year</b>	\$1,000.00	\$1,000 and over	1.29%	1.30%
<b>Funeral Trust CD</b>	\$1,000.00	\$1,000 and over	2.72%	2.75%

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

*3 To receive the 0.25% rate increase, customer must have an active checking or savings account at certificate opening or renewal.*

*4 Customer may choose any term between 13 months and 24 months.*