



BUSINESS DEPOSIT RATES



Interest rates and Annual Percentage Yields are current as of June 16th, 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 \$99,999	2.47%	2.50%
		\$100,000 to \$249,999	3.20%	3.25%
		\$250,000 to \$499,999	3.69%	3.75%
		\$500,000 and over	4.17%	4.25%

¹ To receive a 0.50% bonus rate increase on rates listed above, 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%
18 Month Bump Up Special**	\$1,000.00	\$1,000 and over	4.31%	4.40%
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	4.07%	4.15%
30 Month	\$1,000.00	\$1,000 and over	0.995%	1.00%
3 Year	\$1,000.00	\$1,000 and over	3.93%	4.00%
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%
Funeral Trust CD	\$1,000.00	\$1,000 and over	2.72%	2.75%

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*

***During the term of your Bump-Up Certificate of Deposit account you have a one-time option to change the interest rate on your account, if the rate of any of our certificates of deposit of the same term increases above the rate disclosed at account opening. To use this option, you must, within any calendar month, during the term of your account notify the bank that you would like to use the one-time bump up option. You must complete and sign a "Bump-Up Interest Rate Option" form, authorizing the bank to make the change. The interest rate change will go into effect on the first business day of the following month. At that time, your account will begin to earn, for the remainder of the term, the rate of interest that was in effect on the date the Bank received your written authorization. If on the first business day of the month, the interest rate for the term is different than the interest rate that was in effect on the date you authorized the bank to change your interest rate, your account will begin to earn interest at the higher rate for the remainder of the term. If you exercise your one-time interest rate adjustment option, notification of the new interest rate and annual percentage yield being earned on your account will be provided to you at the time that you request the change.*