



PERSONAL DEPOSIT RATES



Interest rates and Annual Percentage Yields are current as of May 18th, 2026 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.

Personal Checking Accounts				
Account Type	Min. Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Kasasa Cash ¹	\$0.01	\$0.01 to \$30,000	3.93%	4.00%
		\$30,000.01 and over	0.50%	0.50%
		All balances if qualifications are not met	0.05%	0.05%
Premier Checking*	\$500.00	\$500 to \$9,999	0.05%	0.05%
		\$10,000 to \$24,999	0.15%	0.15%
		\$25,000 and over	0.65%	0.65%

Personal Savings Accounts				
Account Type	Min. Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Kasasa Saver*	\$0.01	\$0.01 to \$30,000	0.995%	1.00%
		\$30,000.01 and over	0.25%	0.25%
		All balances if qualifications are not met	0.05%	0.05%
Statement Savings*	\$300.00		0.15%	0.15%
Statement IRA Savings*	\$5.00		0.15%	0.15%
Young Investors Club*	\$5.00		0.15%	0.15%
Holiday Club*	\$0.01		0.15%	0.15%
Health Savings Account*	\$100.00	\$100 to \$7,499	0.10%	0.10%
		\$7,500 to \$19,999	0.15%	0.15%
		\$20,000 to \$34,999	0.20%	0.20%
		\$35,000 to \$49,999	0.25%	0.25%
		\$50,000 and over	0.30%	0.30%

Personal Money Market Deposit Accounts				
Account Type	Min. Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Personal MMDA	\$2,500.00	\$2,500 to \$9,999	0.20%	0.20%
		\$10,000 to \$49,999	0.25%	0.25%
		\$50,000 to \$74,999	0.30%	0.30%
		\$75,000 and over	0.35%	0.35%
Premier MMDA ²	\$2,500.00	\$2,500 to \$49,999	0.995%	1.00%
		\$50,000 to \$99,999	1.74%	1.75%
		\$100,000 to \$249,999	2.23%	2.25%
		\$250,000 and over	2.96%	3.00%
Premier MMDA 6 Month Intro Rate ³	\$25,000.00		3.45%	3.50%

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

¹ To earn APY, the following qualifications must be met and all transactions and activities must post and settle to the Kasasa checking account during each monthly Qualification Cycle: at least 12 debit card purchases; at least 1 direct deposit, ACH payment, ACH credit, or bill pay transaction; be enrolled in and agree to receive eStatements.

² Requires \$25,000 opening deposit. Opening deposit must consist of new money not currently on deposit at Pathfinder Bank, funds transferred from a maturing Pathfinder Bank CD or a combination of both totaling at least \$25,000.

³ The interest rate is an introductory rate, guaranteed for six months, from account opening. After the 6-month introductory period, the account will earn the standard variable tiered rates applicable to the Premier Money Market Account, which are subject to change on Wednesday of each week.

Personal Certificates of Deposit				
Account Type	Min. Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
6 Month Jumbo CD with Active Account ⁴	\$1,000.00	\$1,000 and over	3.64%	3.70%
6 Month Jumbo CD without Active Account ⁴	\$1,000.00	\$1,000 and over	3.20%	3.25%
6 Month CD Special with Active Account ⁵	\$1,000.00	\$1,000 and over	3.54%	3.60%
6 Month CD Special without Active Account ⁵	\$1,000.00	\$1,000 and over	2.96%	3.00%
Choose Your Term CD Special ⁶	\$1,000.00	\$1,000 and over	2.72%	2.75%
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	0.95%	0.95%
30 Month	\$1,000.00	\$1,000 and over	0.995%	1.00%
3 Year	\$1,000.00	\$1,000 and over	1.04%	1.05%
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.

⁴ To receive the 0.45% rate increase, customer **must open CD with at least \$100,000** and have an active checking or savings account at certificate opening or renewal.

⁵ To receive the 0.60% rate increase, customer must have an active checking or savings account at certificate opening or renewal.

⁶ Customer may choose any term between 13 months and 24 months.