



PERSONAL 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.

Personal Checking Accounts				
Account Type	Minimum 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	0.25%	0.25%
		\$10,000 to \$24,999	0.50%	0.50%
		\$25,000 and over	0.995%	1.00%

Personal Savings Accounts				
Account Type	Minimum 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		0.20%	0.20%
Statement IRA Savings*	\$5.00		0.20%	0.20%
Young Investors Club*	\$5.00		0.20%	0.20%
Holiday Club*	\$0.01		0.20%	0.20%
		\$100 to \$7,499	0.20%	0.20%
		\$7,500 to \$19,999	0.30%	0.30%
		\$20,000 to \$34,999	0.40%	0.40%
		\$35,000 to \$49,999	0.50%	0.50%
Health Savings Account*	\$100.00	\$50,000 and over	0.60%	0.60%

Personal Money Market Deposit Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Personal MMDA	\$2,500.00	\$2,500 to \$9,999	0.10%	0.10%
		\$10,000 to \$49,999	0.15%	0.15%
		\$50,000 to \$74,999	0.20%	0.20%
		\$75,000 and over	0.25%	0.25%
Premier MMDA ²	\$2,500.00	\$2,500 to \$49,999	2.96%	3.00%
		\$50,000 to \$99,999	3.69%	3.75%
		\$100,000 to \$249,999	4.17%	4.25%
		\$250,000 and over	4.65%	4.75%

Personal 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 Special³	\$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%

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*

1 To earn APY, the following qualifications must be met and all transactions and activities must post and settle to the Kasasa checking

2 Requires \$25,000 in new money not on deposit at Pathfinder Bank to open

3 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.