



# PERSONAL 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.

Personal Checking Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Kasasa Cash <sup>1</sup>	\$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 <sup>2</sup>	\$2,500.00	\$2,500 to \$49,999	1.98%	2.00%
		\$50,000 to \$99,999	2.72%	2.75%
		\$100,000 to \$249,999	3.20%	3.25%
		\$250,000 and over	3.69%	3.75%

\*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

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

## Personal 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%

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.*