



MUNICIPAL 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.

Municipal Checking Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Municipal NOW Checking	\$100.00		0.50%	0.50%

Municipal Savings Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Municipal Savings	\$100.00		0.50%	0.50%

Municipal Money Market Deposit Accounts				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Municipal MMDA	\$2,500.00	\$2,500 to \$24,999	0.75%	0.75%
		\$25,000 to \$99,999	0.995%	1.00%
		\$100,000 to \$499,999	1.49%	1.50%
		\$500,000 to \$999,999	1.74%	1.75%
		\$1,000,000 and over	2.86%	2.90%

Municipal Certificates of Deposit				
Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Municipal 30 Day	\$1,000.00	\$1,000 to \$24,999	0.60%	0.60%
		\$25,000 to \$99,999	0.65%	0.65%
		\$100,000 to \$499,999	0.70%	0.70%
		\$500,000 to \$999,999	0.75%	0.75%
		\$1,000,000 and over	0.80%	0.80%
Municipal 60 Day	\$1,000.00	\$1,000 to \$24,999	0.65%	0.65%
		\$25,000 to \$99,999	0.70%	0.70%
		\$100,000 to \$499,999	0.75%	0.75%
		\$500,000 to \$999,999	0.80%	0.80%
		\$1,000,000 and over	0.85%	0.85%
Municipal 90 Day	\$1,000.00	\$1,000 to \$24,999	0.70%	0.70%
		\$25,000 to \$99,999	0.75%	0.75%
		\$100,000 to \$499,999	0.80%	0.80%
		\$500,000 to \$999,999	0.85%	0.85%
		\$1,000,000 and over	0.90%	0.90%
Municipal 6 Month (182 Day)	\$1,000.00	\$1,000 to \$24,999	0.75%	0.75%
		\$25,000 to \$99,999	0.80%	0.80%
		\$100,000 to \$499,999	0.85%	0.85%
		\$500,000 to \$999,999	0.90%	0.90%
		\$1,000,000 and over	0.95%	0.95%

Municipal Certificates of Deposit

Account Type	Minimum Balance to Earn Interest	Balance Tiers, if applicable	Rate	APY
Municipal 9 Month	\$1,000.00	\$1,000 to \$24,999	0.80%	0.80%
		\$25,000 to \$99,999	0.85%	0.85%
		\$100,000 to \$499,999	0.90%	0.90%
		\$500,000 to \$999,999	0.95%	0.95%
		\$1,000,000 and over	0.995%	1.00%
Municipal 1 Year	\$1,000.00	\$1,000 to \$24,999	0.85%	0.85%
		\$25,000 to \$99,999	0.90%	0.90%
		\$100,000 to \$499,999	0.95%	0.95%
		\$500,000 to \$999,999	0.995%	1.00%
		\$1,000,000 and over	1.04%	1.05%

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*