

## Interest Rates for Business Accounts

Effective Date: October 31, 2024

### Business Savings Accounts

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
Statement Savings	\$10	None	0.02%
Passbook Savings	\$10	None	0.02%
Business Money Market Deposit	\$1,000	\$1,000 or more	0.10%

Your interest rate and Annual Percentage Yield (APY) may change after the account is opened.  
Fees could reduce earnings on the account.

### Special Certificate of Deposit (CDs) and IRA CDs

**\*Deposited funds must be from another Financial Institution.**

Account Type	Balance Tier	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3-5 Month Certificate of Deposit	\$1,000 +	\$1,000	3.00%*
6 Month Certificate of Deposit	\$1,000 +	\$1,000	4.15%*
12 Month Certificate of Deposit	\$1,000 +	\$1,000	3.50%*

**\*Deposited funds must be from another Financial Institution.**

A penalty may be imposed for early withdrawal

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### Standard Business CDs

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3-5 Month Certificate of Deposit	\$1,000	\$1,000	0.03%
6-8 Month Certificate of Deposit	\$1,000	\$1,000	0.05%
9-11 Month Certificate of Deposit	\$1,000	\$1,000	0.10%
12-23 Month Certificate of Deposit	\$1,000	\$1,000	0.10%
24-35 Month Certificate of Deposit	\$1,000	\$1,000	0.15%
36-47 Month Certificate of Deposit	\$1,000	\$1,000	0.15%
48-59 Month Certificate of Deposit	\$1,000	\$1,000	0.20%
60 Month Certificate of Deposit	\$1,000	\$1,000	0.25%

A penalty may be imposed for early withdrawal.