

Deposit Interest Rates

Rates effective as of Friday June 1, 2018

Checking, Savings and Money Market Accounts

Consumer Accounts Only

Product Name	Product Tiers	Interest Rate	Annual Percentage Yield
Capital Interest Checking Minimum \$500.00 to earn interest		0.05%	0.05%
Consumer Savings (Including Minor Savings)		0.10%	0.10%
Money Market Account Minimum \$500.00 to earn interest Interest calculated on 360 day basis	\$500.00-\$9,999.99	0.05%	0.05%
	\$10,000.00-\$24,999.99	0.05%	0.05%
	\$25,000.00-\$99,999.99	0.05%	0.05%
	\$100,000.00 - \$999,999.99	0.10%	0.10%
	\$1,000,000.00 or more	0.10%	0.10%
Money Market IRA Interest paid on all balances Interest calculated on 360 day basis	\$0-\$24,999.99	0.05%	0.05%
	\$25,000.00-\$99,999.99	0.10%	0.10%
	\$100,000.00-\$999,999.99	0.10%	0.10%
	\$1,000,000.00 or more	0.15%	0.15%

Rates are subject to change daily. Fees may reduce earnings on accounts.

Premier Relationship Banking

(Combined deposits of \$25,000.00 required – Consumer accounts only)

Product Name	Product Tiers	Interest Rate	Annual Percentage Yield
Premier Checking with Interest Interest paid on all balances	All Balances	0.05%	0.05%
Premier Money Market Account Minimum \$500.00 to earn interest. Interest calculated on 360 day basis	\$500.00-\$24,999.99	0.05%	0.05%
	\$25,000.00-\$99,999.99	0.10%	0.10%
	\$100,000.00-\$999,999.99	0.15%	0.15%
	\$1,000,000 or more	0.15%	0.15%

Certificates of Deposit/IRA CDs

Consumer accounts only

Product Term	Interest Rate	APY	Premier Rate	Premier APY
30 – 89 Day	0.10%	0.10%	0.10%	0.10%
90 – 179 Day	0.20%	0.20%	0.20%	0.20%
180 – 364 Day	0.25%	0.25%	0.25%	0.25%
12 Months	0.25%	0.25%	0.25%	0.25%
18 Months	0.25%	0.25%	0.25%	0.25%
24 Months	0.25%	0.25%	0.25%	0.25%
30 Months	0.25%	0.25%	0.25%	0.25%
36 Months	0.25%	0.25%	0.25%	0.25%
48 Months	0.25%	0.25%	0.25%	0.25%
60 Months	0.25%	0.25%	0.25%	0.25%

A penalty may be incurred if funds are withdrawn prior to maturity. APY assumes interest remains on deposit until maturity. Withdrawal of interest will reduce earnings.