

RATE Schedule

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Consumer 3 Month CD ^a	\$500.00	\$500.00 ^c	5.40%	5.53%
Consumer 6 Month CD ^a	\$500.00	\$500.00 ^c	5.45%	5.59%
Consumer 12 Month CD ^a	\$500.00	\$500.00 ^c	5.50%	5.64%
Consumer 18 Month CD ^a	\$500.00	\$500.00 ^c	5.50%	5.64%
Consumer 24 Month CD ^a	\$500.00	\$500.00 ^c	5.30%	5.43%
Consumer 36 Month CD ^a	\$500.00	\$500.00 ^c	5.10%	5.22%
Consumer 60 Month CD ^a	\$500.00	\$500.00 ^c	5.00%	5.12%
Digital High-Yield Savings ^b	\$1.00	\$0.01 ^c	4.00%	4.06%
Personal MMDA ^b	\$1.00	\$0.01 ^c		
Daily Balances of:				
	up to \$4,999.99		2.50%	2.53%
	\$5,000.00-9,999.99		4.25%	4.33%
	\$10,000.00-99,999.99		5.00%	5.12%
	\$100,000.00-999,999,999.00		5.25%	5.38%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance is the amount of the principal in the account each day.