

Rates are accurate as of September 24, 2020 and are subject to change at any time.

Certificates of Deposit Rates

Term	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield*	Compounding Frequency	Early Withdrawal Penalty
31 Day	\$1,000.00	0.10%	0.10%	Maturity	1 Month
92 Day	\$1,000.00	0.15%	0.15%	Maturity	3 months
182 Day	\$1,000.00	0.20%	0.20%	Quarterly	3 months
12 Month	\$1,000.00	0.25%	0.25%	Quarterly	3 months
18 Month	\$1,000.00	0.30%	0.30%	Quarterly	6 months
24 Month	\$1,000.00	0.35%	0.35%	Quarterly	6 months
30 Month	\$1,000.00	0.40%	0.40%	Quarterly	6 months
36 Month (3 year)	\$1,000.00	0.45%	0.45%	Quarterly	6 months
48 Month (4 year)	\$1,000.00	0.55%	0.55%	Quarterly	9 months
60 Month (5 year)	\$1,000.00	0.55%	0.55%	Quarterly	9 months
72 Month (6 year)	\$1,000.00	0.55%	0.55%	Quarterly	12 months
84 Month (7 year)	\$1,000.00	0.60%	0.60%	Quarterly	12 months
96 Month (8 year)	\$1,000.00	0.60%	0.60%	Quarterly	18 months
108 Month (9 year)	\$1,000.00	0.60%	0.60%	Quarterly	18 months
120 Month (10 year)	\$1,000.00	0.60%	0.60%	Quarterly	18 months

* The minimum to open and earn the stated APY is \$1,000.00. The minimum to open and earn the stated APY for IRA Certificates of Deposits is \$500.00. Substantial Penalty for early withdrawal.

Checking Accounts

Account	Balances	Interest Rate	Annual Percentage Yield*	Compounding Frequency
Kasasa Cash	Balances up to \$15,000.00	1.35%	1.36%	Monthly
	Balances over \$15,000.00	0.15%	0.15%	Monthly
	All balances if qualifications are not met.	0.05%	0.05%	Monthly
Kasasa Saver	Balances up to \$15,000.00	0.35%	0.35%	Monthly
	Balances over \$15,000.00	0.15%	0.15%	Monthly
	All balances if qualifications are not met.	0.05%	0.05%	Monthly
Indexed Money Market Checking	\$50,000 & Greater	0.25%	0.25%	Monthly
	\$25,000.00-\$49,999.99	0.20%	0.20%	Monthly
	\$10,000.00-\$24,999.99	0.15%	0.15%	Monthly
	\$2,500.00-\$9,999.99	0.10%	0.10%	Monthly
	\$0.00-\$2,499.99	0.00%	0.00%	Monthly
Premium Checking	Minimum balance to earn interest is \$500.00	0.10%	0.10%	Monthly
Senior Checking	Minimum balance to earn interest is \$500.00	0.10%	0.10%	Monthly

*Fees may reduce earnings.

Savings Accounts

Account	Balances	Interest Rate	Annual Percentage Yield*	Compounding Frequency
Statement Savings	Minimum balance to earn the stated APY is \$50.00	0.10%	0.10%	Quarterly
My First Savings	Minimum balance to earn the stated APY is \$50.00	0.10%	0.10%	Quarterly
Smart Saver	Minimum balance to earn the stated APY is \$1.00	0.12%	0.12%	Quarterly
Young Saver	Minimum balance to earn the stated APY is \$1.00	0.10%	0.10%	Quarterly
Christmas Club	Minimum balance to earn the stated APY is \$1.00	0.10%	0.10%	Quarterly
Vacation Club	Minimum balance to earn the stated APY is \$1.00	0.10%	0.10%	Quarterly
IRA Savings Account	Balances up to \$500.00	0.10%	0.10%	Quarterly
	Balances of \$500 and above	0.10%	0.10%	Quarterly

*Fees may reduce earnings.