



# DEPOSIT ACCOUNT RATE SHEET

Interest Rates and Annual Percentage Yield (APY)

Accurate as of April 5th, 2025

## PERSONAL CHECKING & SAVINGS ACCOUNTS

TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM DEPOSIT REQUIRED TO OPEN &/OR OBTAIN APY	COMPOUNDED	CREDITED
CENDERA CHECKING	0.00%	0.00%	\$100.00	N/A	N/A
CENDERA STUDENT CHECKING	0.00%	0.00%	\$50.00	N/A	N/A
CENDERA+ CHECKING	0.00%	0.00%	\$0.00 - \$4,999.99	DAILY	MONTHLY
	2.00%	2.01%	\$5,000.00 - \$49,999.99		
	2.50%	2.53%	\$50,000.00 - \$249,999.99		
	0.00%	0.00%	> \$250,000.00		
CENDERA SAVINGS	0.10%	0.10%	\$100.00	DAILY	MONTHLY
CENDERA STUDENT SAVINGS	0.10%	0.10%	\$100.00	DAILY	MONTHLY
MONEY MARKET (\$1,000 MINIMUM)	0.00%	0.00%	Up to \$999.99	DAILY	MONTHLY
	0.10%	0.10%	\$1,000.00 to \$9,999.99		
	0.15%	0.15%	\$10,000.00 to \$99,999.99		
	0.75%	0.25%	\$100,000.00 to \$249,999.99		
	0.40%	0.40%	\$250,000.00 to \$599,999.99		
	2.22%	2.22%	> \$600,000.00		
HIGH YIELD MONEY MARKET (\$50,000 MINIMUM)	0.00%	0.00%	\$0.00-\$49,999.99	DAILY	MONTHLY
	2.50%	2.53%	\$50,000 <		

## CERTIFICATES OF DEPOSIT

TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM DEPOSIT REQUIRED TO OPEN &/OR OBTAIN APY	COMPOUNDED	CREDITED
3 MONTHS	2.24%	2.27%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
<b>5 MONTHS (SPECIAL)</b>	<b>4.17%</b>	<b>4.25%</b>	<b>\$100,000.00</b>	DAILY	MONTHLY, QUARTERLY or AT MATURITY
6 MONTHS	4.12%	4.20%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
<b>9 MONTHS (SPECIAL)</b>	<b>4.07%</b>	<b>4.15%</b>	<b>\$100,000.00</b>	DAILY	MONTHLY, QUARTERLY or AT MATURITY
<b>11 MONTHS (SPECIAL)</b>	<b>4.03%</b>	<b>4.11%</b>	<b>\$100,000.00</b>	DAILY	MONTHLY, QUARTERLY or AT MATURITY
12 MONTHS	3.98%	4.05%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
18 MONTHS	3.83%	3.90%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
24 MONTHS	3.74%	3.80%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
36 MONTHS	3.69%	3.75%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
48 MONTHS	3.54%	3.60%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
60 MONTHS	3.40%	3.45%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY

Interest on Accounts - Interest begins to accrue on the business day you deposit cash or the next business day after you deposit non-cash items (for example, checks).

Interest Calculation - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance - The minimum balance required to obtain the posted annual percentage yield. For tiered-rate accounts, the minimum balance required for each tier is stated.

Minimum Opening Deposit - The minimum deposit required to open the account.

Effect of Fees - Fees could reduce account earnings.

Account Closing - If you close your account before interest is credited, you will not receive the accrued interest.

Transaction Limits - There may be a limit on the number and type of transactions allowed.

APY - Annual Percentage Yield

### Variable Rate Accounts

\*Variable Rates - For variable-rate accounts, rate and APY may change after the account is opened.

Rate changes - There is no limit on the amount the rate or APY may change. At our discretion, we may change the rate on your account at any time.

### Certificate of Deposit (CD) and Individual Retirement Account (IRA)s

Time Requirements - The term of the account.

Early Withdrawal Penalties - A penalty will or may be imposed for early withdrawal. Penalty for early withdrawal may impact the APY.

IRA Certificates - Traditional & Roth IRA Certificates may be established in any of the above listed maturities

MEMBER FDIC

LAST RATE REVISION - 4/5/2025



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## BUSINESS CHECKING & SAVINGS ACCOUNTS

TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM DEPOSIT REQUIRED TO OPEN &/OR OBTAIN APY	COMPOUNDED	CREDITED
SMALL BUSINESS CHECKING	0.00%	0.00%	\$100.00	N/A	N/A
ELITE BUSINESS CHECKING	0.00% 0.25% 0.45% 0.60% 1.00%	0.00% 0.25% 0.45% 0.60% 1.00%	Up to \$19,999.99 \$20,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 > \$500,000.00	DAILY	MONTHLY
ANALYSIS CHECKING*	0.00%	0.00%	\$100.00	N/A	N/A
CENDERA SAVINGS for BUSINESS	0.10%	0.10%	\$100.00	DAILY	MONTHLY
MONEY MARKET for BUSINESS (\$5,000 MINIMUM)	0.00% 0.10% 0.15% 0.25% 0.40% 2.22%	0.00% 0.10% 0.15% 0.25% 0.40% 2.22%	Up to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 to \$599,999.99 \$600,000.00 and over	DAILY	MONTHLY
HIGH YIELD MONEY MARKET (\$50,000 MINIMUM)	0.00% 2.50%	0.00% 2.53%	\$0.00-\$49,999.99 \$50,000 <	DAILY	MONTHLY

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