



DEPOSIT ACCOUNT RATE SHEET

Interest Rates and Annual Percentage Yield (APY)

Accurate as of December 20th, 2024

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
5 MONTHS (SPECIAL)	4.51%	4.60%	\$100,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
6 MONTHS	3.63%	3.70%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
9 MONTHS (SPECIAL)	4.46%	4.55%	\$100,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
11 MONTHS (SPECIAL)	4.31%	4.40%	\$100,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
12 MONTHS	4.17%	4.25%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
18 MONTHS	3.88%	3.95%	\$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	3.49%	3.55%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
48 MONTHS	3.35%	3.40%	\$1,000.00	DAILY	MONTHLY, QUARTERLY or AT MATURITY
60 MONTHS	2.96%	3.00%	\$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 - 12/20/2024



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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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