

## CONSUMER DEPOSIT PRODUCTS

### IRA/CDs (Certificates of Deposits)

Minimum to open & obtain APY | \$500

Term	Interest Rate	APY*
6 Month	2.18%	2.20%
12 Month	2.18%	2.20%
24 Month	2.37%	2.40%
36 Month	2.37%	2.40%
48 Month	2.23%	2.25%
60 Month	2.13%	2.15%

### EZ Money Checking

Minimum to open & obtain APY | \$500

Minimum Daily Balance	Interest Rate	APY*
\$0 - \$499.99	.00%	.00%
\$500 - \$2,500	.01%	.01%
\$2,500.01 - \$20,000	.05%	.05%
\$20,000.01 - \$100,000	.07%	.07%
\$100,000.01 and over	.10%	.10%

### Consumer Money Market

(formerly EZ Money Market Savings Account)

Minimum to open & obtain APY | \$1,000

Minimum Daily Balance	Interest Rate	APY*
\$0 - \$2,499.99	.35%	.35%
\$2,500 - \$24,999.99	.50%	.50%
\$25,000 - \$99,999.99	1.00%	1.01%
\$100,000 - \$249,999.99	1.45%	1.46%
\$250,000 - \$499,999.99	1.80%	1.82%
\$500,000 and over	4.50%	4.60%

### Christmas Club

Minimum to open & obtain APY | \$5

Checks are distributed in October

Interest Rate	APY*
.25%	.25%

### EZ Savings

Minimum to open & obtain APY | \$100

Interest Rate	APY*
.10%	.10%

### Health Savings Account (HSA)

Interest Rate	APY*
.10%	.10%

### CD Specials!

Minimum to open | NEW MONEY \$5,000

Term	Interest Rate	APY*
9 Month	3.92%	4.00%
15 Month	4.16%	4.25%
30 Month	4.21%	4.30%

\*Fees could reduce the earnings on the account. The Interest Rate and Annual Percentage Yields (APY) are accurate as of the date above and are subject to change without notice. For current rate information, call 1-888-852-3191.

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