



Annual Percentage Yield (APY) on Deposits
Effective date October 1, 2026

CD Special	316
Minimum required to open \$1,000 Actual APY is based on opening deposit amount	5 Month Special
	3.47% Interest Rate
	Earn up to 3.51% APY

Interest earned will be paid at maturity.
Interest will not be compounded.
Fees could reduce the earnings on the account.
A penalty may be imposed for early withdrawal of funds from CDs.
- 5 months interest will be imposed on the 5 month CD
CD Special opened 5/6/26 or later, on maturity, will automatically rollover into 6 month renewal CD*.
Public Funds exclusions apply.
Rates are for Consumer and Business accounts, not for IRA accounts.
Take advantage of Combined Statements.
ALL APYs SUBJECT TO CHANGE AT ANY TIME.

CD Special	322	342
Minimum required to open \$1,000 Actual APY is based on opening deposit amount	12 Month Special	19 Month Special
	3.68% Interest Rate	3.92% Interest Rate
	Earn up to 3.75% APY	Earn up to 4.00% APY

Interest will be compounded daily and credited quarterly.
Fees could reduce the earnings on the account.
A penalty may be imposed for early withdrawal of funds from CDs.
- 9 months interest will be imposed on 12 month and 19 month CD.
CD Special opened 5/6/26 or later, on maturity, will automatically rollover into 6 month renewal CD*.
Public Funds exclusions apply.
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Renewal CD	324
Minimum required to open \$1,000 Actual APY is based on opening deposit amount Renewal CD only available for maturing CD	6 Month Renewal CD*
	2.98% Interest Rate
	Earn up to 3.00% APY

Interest earned will be paid at maturity.
Interest will not be compounded.
Fees could reduce the earnings on the account.
A penalty may be imposed for early withdrawal of funds from CDs.
- 6 months interest will be imposed on the 6 month renewal CD
Renewal CD will automatically rollover into 6 month renewal CD at maturity.
Public Funds exclusions apply.
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