BUSINESS DIVIDEND RATES Certificate, Savings & Checking Accounts

	S TERM CERTIFIC	ATES					2/1/202
SINESS	S SPECIALS			Pal	ance	Dividend Rate	APY
	7-Month Certificate					3.93%	4.00%
for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household.				\$500-\$1,000,000		5.9570	4.00 /0
	S CERTIFICATE A						
		\$2.000-	-\$9 999	\$10.000-\$99.999		\$100.000+	
	Term	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
	3 month	2.67%	2.70%	2.72%	2.75%	2.76%	2.80%
	6 month	3.88%	3.95%	3.93%	4.00%	3.98%	4.05%
	12 month	3.64%	3.70%	3.69%	3.75%	3.74%	3.80%
	18 month	3.40%	3.45%	3.45%	3.51%	3.49%	3.55%
	24 month	2.42%	2.45%	2.47%	2.50%	2.52%	2.55%
	36 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
	48 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
	60 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
	S SAVINGS AND C						
	S SAVINGS AND C S SAVINGS AND C		OUNTS				
			DUNTS	Minimur	n Balance	Dividend Rate	APY
	S SAVINGS AND C		DUNTS	Minimum	n Balance	Dividend Rate 0.03%	0.03%
	S SAVINGS AND C	HECKING ACCO		Minimum \$		0.03%	0.03%
	S SAVINGS AND C	CHECKING ACCO Business Savings	Savings (1)	\$	0	0.03% 2.23% 0.00%	0.03% 2.25% 0.00%
	S SAVINGS AND C	HECKING ACCO Business Savings Business Special Rate s Business Standard Che	Savings (1)	\$ \$0-\$	0 9,999	0.03%	0.03% 2.25% 0.00% 0.00%
	S SAVINGS AND C	HECKING ACCO Business Savings Business Special Rate s	Savings (1)	\$0-\$ \$10,000	0 9,999 -\$24,999	0.03% 2.23% 0.00% 0.00% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
	S SAVINGS AND C	HECKING ACCO Business Savings Business Special Rate s Business Standard Che	Savings (1)	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
SINESS	S SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che	Savings (1)	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999	0.03% 2.23% 0.00% 0.00% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
SINESS ecial Rate S	SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1)	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
SINESS ecial Rate S	S SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1)	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
SINESS ecial Rate S	SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1)	\$0-\$ \$10,000 \$25,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03%	0.03% 2.25% 0.00% 0.00% 0.03%
SINESS ecial Rate S	SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1)	\$0-\$ \$0-\$ \$10,000 \$25,000 \$50,000	0 9,999 -\$24,999 -\$49,999	0.03% 2.23% 0.00% 0.00% 0.03% 0.03% 0.03%	0.03% 2.25% 0.00% 0.03% 0.03% 0.03%
SINESS ecial Rate S	SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1) scking cking	\$0-\$ \$10,000 \$25,000 \$50,000	0 9,999 -\$24,999 -\$49,999 and above	0.03% 2.23% 0.00% 0.00% 0.03% 0.03% 0.03% Dividend Rate	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% 0.03%
SINESS ecial Rate S	SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1) scking cking \$0	\$0-\$ \$0-\$ \$10,000 \$25,000 \$50,000 \$50,000 \$50,000 \$50,000	0 9,999 -\$24,999 -\$49,999 and above \$2,499	0.03% 2.23% 0.00% 0.03% 0.03% 0.03% 0.03% Dividend Rate 0.00%	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% 0.03%
SINESS ecial Rate S	SAVINGS AND C	CHECKING ACCO Business Savings Business Special Rate s Business Standard Che Business Dividend Che m opening balance.	Savings (1) scking cking \$0 \$2,500	Software Series	0 9,999 -\$24,999 -\$49,999 and above \$2,499 \$9,999	0.03% 2.23% 0.00% 0.03% 0.03% 0.03% 0.03% Dividend Rate 0.00% 0.03%	0.03% 2.25% 0.00% 0.03% 0.03% 0.03% 0.03%

APY=Annual Percentage Yield. All rates and yields are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice.

Certificate accounts with a specific term earn the opening APY until the end of the term, unless otherwise specified. All certificate APYs assume dividends remain on deposit until maturity. Withdrawals, penalties and fees may reduce principal and earnings. Penalties will apply for early withdrawals. All rates, terms, services and conditions are subject to change without notice. Certificate will automatically renew into like term at the prevailing dividend rate.

and

above

0.05%

0.05%

\$100,000

