



Personal Checking Accounts

Effective 10/03/2025

Account Type	Balances	Interest Rate	APY
Carefree Checking	All Balances	N/A	N/A
Wise Rewards Checking	\$0.01 - \$15,000.00	1.24	1.25
	15000.01+	0.10	0.10
	Non-qualifiers*	0.05	0.05
Elevate Checking	\$0.01-\$3,000.00	2.96	3.00
	\$3,000.01+	0.10	0.10
	Non-qualifiers*	0.00	0.00

*Qualifications per monthly cycle must be met to earn qualifying interest.

*Earnings could result in a rate range depending on the balance.

Personal Savings Accounts

Effective 10/03/2025

Account Type	Balances	Interest Rate	APY
Simple Savings	All Balances	0.05	0.05
Savvy Savings	\$0.01-\$9,999.99	0.09	0.09
	\$10,000.00+	0.21	0.21
Minor Savings	\$0.01-\$1,000.00	2.96	3.00
	\$1,000.01+	0.05	0.05
Money Market Savings	\$0.01-\$9,999.99	0.05	0.05
	\$10,000.00-\$24,999.99	0.09	0.09
	\$25,000.00-\$49,999.99	0.21	0.21
	\$50,000.00+	0.30	0.30
Performance Money Market Savings	\$0.01-\$24,999.99	0.05	0.05
	\$25,000.00-\$99,999.99	0.35	0.35
	\$100,000.00-\$249,999.99	0.75	0.75
	\$250,000.00-\$499,999.99	1.49	1.50
	\$500,000.00+	2.23	2.25
Health Savings Account (HSA)	\$0.01-\$499.99	0.00	0.00
	\$500.00-\$4,999.99	0.11	0.11
	\$5,000.00-\$14,999.99	0.16	0.16
	\$15,000.00+	0.21	0.21

Additional disclosures are available | APY=Annual Percentage Yield | Daily Balance is the amount of principal in the account each day | Interest is compounded and credited monthly unless otherwise noted | Fees may reduce earnings | Subject to service charges | Interest rates on checking and savings accounts are subject to change after the account is open.

Rate Sheet

CD & IRA Accounts

Effective 10/03/2025

Account Type	Term	Min Deposit	Interest Rate	APY
Certificates of Deposit (CDs)	182 Day CD	\$250	3.99	4.05
	9 Month CD	\$250	3.86	3.92
	1 Year CD	\$250	3.84	3.90
	18 Month CD	\$250	3.41	3.45
	2 Year CD	\$250	2.33	2.35
	3 Year CD	\$250	2.38	2.40
	4 Year CD	\$250	2.23	2.25
	5 Year CD	\$250	2.43	2.45
IRAs	1 Year IRA		3.84	3.90
	2 Year IRA		2.33	2.35
	3 Year IRA		2.38	2.40
	4 Year IRA		2.23	2.25
	5 Year IRA		2.43	2.45

APY=Annual Percentage Yield | Substantial Penalties for Early Withdrawal. | Interest is compounded and credited quarterly.

Business Checking Accounts

Effective 10/03/2025

Account Type	Balances	Interest Rate	APY
Essential Checking for Business	All balances	N/A	N/A
Power Checking for Business	All balances	0.03	0.03

Business Savings Accounts

Effective 10/03/2025

Account Type	Balances	Interest Rate	APY
Primary Savings for Business	All balances	0.05	0.05
Smart Savings for Business	\$0.01-\$24,999.99	0.09	0.09
	\$25,000.00+	0.21	0.21
Money Market Savings for Business	\$0.01-\$9,999.99	0.05	0.05
	\$10,000.00-\$24,999.99	0.09	0.09
	\$25,000.00-\$49,999.99	0.21	0.21
	\$50,000.00+	0.30	0.30
Performance Money Market for Business	\$0.01-\$24,999.99	0.05	0.05
	\$25,000.00-\$99,999.99	0.35	0.35
	\$100,000.00-\$249,999.99	0.75	0.75
	\$250,000.00-\$499,999.99	1.49	1.50
	\$500,000.00+	2.23	2.25

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