



Rates Effective: 06/19/2017

Personal Banking Deposit Rates

Savings & Money Market

	Money Market Premium ¹ (\$1,000 min to open)		Value Connection ^{1,2,3} Money Market Premium (\$1,000 min to open)		Executive Reserve ^{1,4} Money Market Premium (\$1,000 min to open)		IRA ¹ Money Market Premium (\$1,000 min to open)		Premier IRA ^{1,4} Money Market Premium (\$1,000 min to open)	
\$1–\$99,999	0.05% APY	0.05% Rate	0.05% APY	0.05% Rate	0.05% APY	0.05% Rate	0.05% APY	0.05% Rate	0.05% APY	0.05% Rate
\$100,000–\$249,999	0.07% APY	0.07% Rate	0.07% APY	0.07% Rate	0.12% APY	0.12% Rate	0.07% APY	0.07% Rate	0.07% APY	0.07% Rate
\$250,000 and Up	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	0.15% APY	0.15% Rate	0.07% APY	0.07% Rate	0.07% APY	0.07% Rate

Certificates of Deposit

	Personal CD (\$1,000 min to open)		Premier CD ⁴ (\$1,000 min to open)		IRA CD (\$1,000 min to open)		Premier IRA CD ⁴ (\$1,000 min to open)		Value Connection CD ^{1,2,3} (\$5,000 min to open)	
7-27 days	0.05% APY	0.05% Rate	—	—	—	—	—	—	—	—
28-88 days	0.05% APY	0.05% Rate	—	—	—	—	—	—	—	—
3 Months	0.05% APY	0.05% Rate	—	—	—	—	—	—	—	—
6 Months	0.10% APY	0.10% Rate	0.20% APY	0.20% Rate	—	—	—	—	0.25% APY	0.25% Rate
9 Months	0.10% APY	0.10% Rate	0.20% APY	0.20% Rate	—	—	—	—	0.25% APY	0.25% Rate
1 year	0.15% APY	0.15% Rate	0.25% APY	0.25% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate
2 years	0.15% APY	0.15% Rate	0.25% APY	0.25% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate
3 years	0.25% APY	0.25% Rate	0.35% APY	0.35% Rate	0.40% APY	0.40% Rate	0.40% APY	0.40% Rate	0.40% APY	0.40% Rate
4 years	0.35% APY	0.35% Rate	0.45% APY	0.45% Rate	0.50% APY	0.50% Rate	0.50% APY	0.50% Rate	0.50% APY	0.50% Rate
5 years	0.50% APY	0.50% Rate	0.60% APY	0.60% Rate	0.65% APY	0.65% Rate	0.65% APY	0.65% Rate	0.65% APY	0.65% Rate

Checking

	Green Returns ^{1,2} NB AZ Interest Checking ^{1,2} Value Connection ^{1,2,3} (\$100 min to open)		Executive Reserve Interest Checking ^{1,4} (\$100 min to open)	
\$1–\$9,999	0.03% APY	0.03% Rate	0.03% APY	0.03% Rate
\$10,000–\$24,999	0.03% APY	0.03% Rate	0.03% APY	0.03% Rate
\$25,000 and Up	0.03% APY	0.03% Rate	0.03% APY	0.03% Rate

Savings

	Personal Savings (\$100 min to open)		IRA Savings ³ (\$25 min to open)	
\$0–\$49,999	0.05% APY	0.05% Rate	0.05% APY	0.05% Rate
\$50,000 and Up	0.05% APY	0.05% Rate	0.05% APY	0.05% Rate

NOTE: All annual percentage yield (APY) calculations are based on monthly compounding except IRA CDs which are compounded quarterly. Penalties may be imposed for early withdrawal on Certificates of Deposit. Withdrawal limits apply and fees may reduce earnings on Money Market, and Savings accounts. Interest Rates and APY may change at any time.

1) No interest on collected balance less than \$1.

2) 4 products and \$10,000 average combined deposit balance or \$25,000 average combined deposit and outstanding loan balances required to open Value Connection Relationship.

3) Product no longer offered to new or existing customers.

4) Executive Banking program requires an annual income of \$100,000 or more and a net worth of \$500,000 or more. \$25,000 average combined deposit balance or \$75,000 average combined deposit and outstanding loan balance required to open Executive Reserve Relationship.