

## Personal Banking Deposit Rates

Savings		
Savings <sup>1,2</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.05%	0.05%
\$1,000 to \$4,999.99	0.05%	0.05%
\$5,000 to \$24,999.99	0.05%	0.05%
\$25,000 to \$49,999.99	0.05%	0.05%
\$50,000 to \$99,999.99	0.05%	0.05%
\$100,000 or more	0.05%	0.05%

Money Market		
Money Market <sup>1,2</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$99,999.99	0.03%	0.03%
\$100,000 to \$249,999.99	0.03%	0.03%
\$250,000 or more	0.03%	0.03%

Checking		
Anytime Interest Checking <sup>1</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.03%	0.03%
\$1,000 to \$2,499.99	0.03%	0.03%
\$2,500 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$99,999.99	0.03%	0.03%
\$100,000 or more	0.03%	0.03%

Young Savers <sup>1</sup>		
Account Balance	APY	Rate
\$0.01 to \$99.99	0.05%	0.05%
\$100 to \$499.99	0.05%	0.05%
\$500 to \$999.99	0.05%	0.05%
\$1,000 to \$9,999.99	0.05%	0.05%
\$10,000 to \$49,999.99	0.05%	0.05%
\$50,000 or more	0.05%	0.05%

Individual Retirement Account (IRA) <sup>1,2</sup> Money Market		
Account Balance	APY	Rate
\$0.01 to \$1,999.99	0.05%	0.05%
\$2,000 to \$9,999.99	0.05%	0.05%
\$10,000 to \$24,999.99	0.05%	0.05%
\$25,000 to \$49,999.99	0.05%	0.05%
\$50,000 to \$99,999.99	0.05%	0.05%
\$100,000 or more	0.07%	0.07%

Premium Interest Checking <sup>1</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.03%	0.03%
\$1,000 to \$2,499.99	0.03%	0.03%
\$2,500 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$99,999.99	0.03%	0.03%
\$100,000 or more	0.03%	0.03%

Individual Development Account (IDA), Secured Visa Savings <sup>1</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.05%	0.05%
\$1,000 to \$4,999.99	0.05%	0.05%
\$5,000 to \$24,999.99	0.05%	0.05%
\$25,000 to \$49,999.99	0.05%	0.05%
\$50,000 to \$99,999.99	0.05%	0.05%
\$100,000 or more	0.05%	0.05%

## Relationship Interest Rates<sup>1,3</sup>

Savings <sup>4</sup>		
Account Balance	Relationship Rate Increase Amount	
\$0.01 to \$999.99	0.05%	
\$1,000 to \$4,999.99	0.05%	
\$5,000 to \$24,999.99	0.05%	
\$25,000 to \$49,999.99	0.05%	
\$50,000 to \$99,999.99	0.05%	
\$100,000 or more	0.05%	

Money Market		
Account Balance	Relationship Rate Increase Amount	
\$0.01 to \$999.99	0.00%	
\$1,000 to \$4,999.99	0.05%	
\$5,000 to \$24,999.99	0.05%	
\$25,000 to \$99,999.99	0.05%	
\$100,000 to \$249,999.99	0.05%	
\$250,000 or more	0.05%	

IRA Money Market		
Account Balance	Relationship Rate Increase Amount	
\$0.01 to \$1,999.99	0.05%	
\$2,000 to \$9,999.99	0.05%	
\$10,000 to \$24,999.99	0.05%	
\$25,000 to \$49,999.99	0.05%	
\$50,000 to \$99,999.99	0.05%	
\$100,000 or more	0.05%	

1 The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

2 Premium rate increase may be available. Refer to the "Relationship Interest Rates" section for details.

3 Relationship Interest Rates are paid on eligible accounts when the primary owner of the Premium Interest Checking account is also an owner of the linked interest bearing account. Eligible accounts are personal savings (does not include Young Savers), money market, CD, and IRA accounts opened on or after October 12, 2017. Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the Personal Banking Deposit Rates section above. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

4 Does not include Young Savers.

## Personal Banking Certificate of Deposit Rates

### Certificates of Deposit

#### Personal Certificate of Deposit<sup>1,2</sup>

 Account Balance: **\$1,000 - \$99,999.99**

Tier	Term	APY	Rate
Less than 1 month	7-27 days	0.05%	0.05%
1 month	28-88 days	0.05%	0.05%
3 month	89-179 days	0.05%	0.05%
6 month	180-269 days	0.10%	0.10%
9 month	270-364 days	0.10%	0.10%
1 year	365-544 days	0.15%	0.15%
18 month	545-729 days	0.15%	0.15%
2 year	730-1,094 days	0.15%	0.15%
3 year	1,095-1,459 days	0.25%	0.25%
4 year	1,460-1,824 days	0.35%	0.35%
5 year	1,825 or more	0.50%	0.50%

**\$100,000 or more**

APY	Rate
0.05%	0.05%
0.05%	0.05%
0.05%	0.05%
0.10%	0.10%
0.10%	0.10%
0.15%	0.15%
0.15%	0.15%
0.15%	0.15%
0.25%	0.25%
0.35%	0.35%
0.50%	0.50%

#### Personal Individual Retirement Account Certificate of Deposit<sup>1,2</sup>

 Account Balance: **\$1,000 - \$99,999.99**

Tier	Term	APY	Rate
1 year	365-544 days	0.15%	0.15%
18 month	545-729 days	0.15%	0.15%
2 year	730-1,094 days	0.25%	0.25%
3 year	1,095-1,459 days	0.35%	0.35%
4 year	1,460-1,824 days	0.45%	0.45%
5 year	1,825 or more	0.60%	0.60%

**\$100,000 or more**

APY	Rate
0.15%	0.15%
0.15%	0.15%
0.25%	0.25%
0.35%	0.35%
0.45%	0.45%
0.60%	0.60%

## Relationship Interest Rates<sup>3</sup>

### Certificates of Deposit

Account balance	Relationship Rate Increase Amount
All Balances \$1,000 or more	0.05%

### IRA Certificates of Deposit

Account balance	Relationship Rate Increase Amount
All Balances \$1,000 or more	0.05%

**1** For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

**2** Premium rate increase may be available. Please see the "Relationship Interest Rates" section for details.

**3** Relationship Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking account. Eligible accounts are personal savings (does not include Young Savers), money market, CD, and IRA accounts opened on or after October 12, 2017. Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, will be calculated based on the current balance in the eligible account at that time, and does not change for the term of the CD.