## Rate and Fee Schedule

### Personal Accounts

<table>
<thead>
<tr>
<th>Checking</th>
<th>Minimum Balance To Open</th>
<th>Minimum Balance To Obtain APY</th>
<th>Annual Percentage Yield (APY)</th>
<th>Interest Rate</th>
<th>Monthly Service Charge</th>
<th>Minimum Balance To Avoid Service Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking</td>
<td>$200</td>
<td>Non-Interest-Bearing</td>
<td>0.01%</td>
<td>0.05%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gold Checking</td>
<td>$5,000</td>
<td>$0.01 and greater</td>
<td>0.05%</td>
<td>0.05%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Platinum Checking</td>
<td>$25,000</td>
<td>$25,000 - 49,999.99</td>
<td>0.05%</td>
<td>0.05%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$50,000 and greater</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Business Accounts

<table>
<thead>
<tr>
<th>Checking</th>
<th>Minimum Balance To Open</th>
<th>Minimum Balance To Obtain APY</th>
<th>Annual Percentage Yield (APY)</th>
<th>Interest Rate</th>
<th>Monthly Service Charge</th>
<th>Minimum Balance To Avoid Service Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Checking</td>
<td>$500</td>
<td>Non-Interest-Bearing</td>
<td>0.01%</td>
<td>0.05%</td>
<td>$10</td>
<td>$500</td>
</tr>
<tr>
<td>Commercial Analysis</td>
<td>$0</td>
<td>Earnings Credit</td>
<td></td>
<td></td>
<td>$25</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Savings and Money Market

<table>
<thead>
<tr>
<th>Checking</th>
<th>Minimum Balance To Open</th>
<th>Minimum Balance To Obtain APY</th>
<th>Annual Percentage Yield (APY)</th>
<th>Interest Rate</th>
<th>Monthly Service Charge</th>
<th>Minimum Balance To Avoid Service Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$100</td>
<td>$0.01 and greater</td>
<td>0.10%</td>
<td>0.10%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gold Money Market</td>
<td>$10,000</td>
<td>$0.01 and greater</td>
<td>0.90%</td>
<td>0.90%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Platinum Money Market</td>
<td>$25,000</td>
<td>$0.01 - $249,999.99</td>
<td>1.15%</td>
<td>1.14%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$250,000 and greater</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Traditional Certificates of Deposit (CDs)

<table>
<thead>
<tr>
<th>Minimum Balance To Open</th>
<th>Minimum Balance To Obtain APY</th>
<th>Annual Percentage Yield (APY)</th>
<th>Interest Rate</th>
<th>Annual Percentage Yield (APY)</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$0.01 - $24,999.99</td>
<td>0.15%</td>
<td>0.15%</td>
<td>1.90%</td>
<td>1.88%</td>
</tr>
<tr>
<td>$25,000</td>
<td>$25,000 and greater</td>
<td>0.15%</td>
<td>0.15%</td>
<td>2.80%</td>
<td>2.76%</td>
</tr>
</tbody>
</table>

Note: 1. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. 2. Daily balance (the amount of principal in the account each day). Interest is compounded and credited monthly.

### Fee Schedule

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking or Savings</td>
<td>$10</td>
</tr>
<tr>
<td>Gold Checking or Money Market</td>
<td>$25</td>
</tr>
<tr>
<td>Platinum Checking or Money Market</td>
<td>$75</td>
</tr>
<tr>
<td>Account Special Handling</td>
<td></td>
</tr>
<tr>
<td>Account Documentation Revisions - Per Request</td>
<td>$50</td>
</tr>
<tr>
<td>Account Research - Per Hour (1 Hour Minimum)</td>
<td>$35</td>
</tr>
<tr>
<td>Account Research - Per Item</td>
<td>$1</td>
</tr>
<tr>
<td>Collection Agency Fee - Per Item</td>
<td>$25</td>
</tr>
<tr>
<td>Collection Item - Domestic - In Or Out, Per Item</td>
<td>$15</td>
</tr>
<tr>
<td>Collection Item - International</td>
<td>$65</td>
</tr>
<tr>
<td>Legal Process Fee (Garnishment, Levy or Equivalent) - Per Item</td>
<td>$100</td>
</tr>
<tr>
<td>Insufficient Funds</td>
<td>$35</td>
</tr>
<tr>
<td>Overdraft Fee</td>
<td>$35</td>
</tr>
<tr>
<td>Returned Item Fee</td>
<td>$35</td>
</tr>
<tr>
<td>Deposit Item Return (Chargeback) Fee</td>
<td>$8</td>
</tr>
<tr>
<td>Business Checking Account Fees</td>
<td>$35</td>
</tr>
<tr>
<td>Business Checking per Item Fee</td>
<td>$35</td>
</tr>
<tr>
<td>Wire Transfers</td>
<td>$35</td>
</tr>
<tr>
<td>Incoming</td>
<td>$35</td>
</tr>
<tr>
<td>Outgoing - Domestic</td>
<td>$35</td>
</tr>
<tr>
<td>Outgoing - International</td>
<td>$35</td>
</tr>
<tr>
<td>Stop Payment Fee</td>
<td>$25</td>
</tr>
<tr>
<td>Debit Card Replacement or Re-Pin</td>
<td>$7.50</td>
</tr>
<tr>
<td>Cashier's Checks or Money Orders</td>
<td>$3</td>
</tr>
</tbody>
</table>

### Date Last Update
- Rates: August 17, 2022
- Fees: May 1, 2020