



# RATE AND FEE SCHEDULE

## For Personal and Business Accounts

DATE LAST UPDATE  
RATES July 11, 2025  
FEES June 1, 2025

TREASURY AND COMMERCIAL ANALYSIS CUSTOMERS, PLEASE SEE YOUR MAPLEMARK BANKER FOR PRICING

### RATE SHEET AND SERVICE CHARGE SCHEDULE

	MINIMUM BALANCE TO OPEN	MINIMUM BALANCE <sup>2</sup> TO OBTAIN APY	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	MONTHLY SERVICE CHARGE	MINIMUM BALANCE <sup>1</sup> TO AVOID SERVICE CHARGE
PERSONAL ACCOUNTS						
CHECKING						
CHECKING	\$200	NON INTEREST-BEARING				
GOLD CHECKING	\$5,000	\$ .01 AND GREATER	0.05 %	0.05%		
PLATINUM CHECKING	\$25,000	\$25,000 - \$49,999.99 \$50,000 AND GREATER	0.05 % 0.05 %	0.05% 0.05%		
SAVINGS AND MONEY MARKET						
SAVINGS	\$100	\$ .01 AND GREATER	0.10%	0.10%		
PLATINUM MONEY MARKET	\$25,000	\$ .01 - \$249,999.99 \$250,000 AND GREATER	1.50% 1.50%	1.49% 1.49%		
BUSINESS ACCOUNTS						
CHECKING						
BUSINESS CHECKING	\$500	NON INTEREST-BEARING			\$22	\$500
COMMERCIAL ANALYSIS	\$0	EARNINGS CREDIT			\$42	N/A
SAVINGS AND MONEY MARKET						
SAVINGS	\$100	\$ .01 AND GREATER	0.10%	0.10%		
GOLD MONEY MARKET	\$10,000	\$ .01 AND GREATER	1.50%	1.49%		
TRADITIONAL CERTIFICATES OF DEPOSIT (CDs)						
MINIMUM BALANCE TO OPEN	IN BRANCH \$1,000		IN BRANCH \$25,000		ONLINE <sup>3</sup> \$25,000	
MINIMUM BALANCE TO OBTAIN APY	\$ .01 - \$24,999.99		\$25,000 AND GREATER		\$25,000 AND GREATER	
	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
90 DAYS	0.15%	0.15%	4.30%	4.22%	-	-
6 MONTHS	0.15%	0.15%	4.25%	4.17%	-	-
9 MONTHS	0.15%	0.15%	4.20%	4.12%	-	-
12 MONTHS	0.15%	0.15%	4.20%	4.12%	4.20%	4.12%
18 MONTHS	0.15%	0.15%	4.05%	3.98%	4.05%	3.98%
24 MONTHS	0.15%	0.15%	4.00%	3.93%	4.00%	3.93%
36 MONTHS	0.15%	0.15%	3.90%	3.83%	-	-

<sup>1</sup> 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.

<sup>2</sup> Daily balance (the amount of principal in the account each day). Interest is compounded and credited monthly.

<sup>3</sup> Available for consumers only. Accounts may not be opened in the name of a business, trust or other legal entity or by a fiduciary (e.g., executor, conservator, guardians, trustees, etc.).

### FEE SCHEDULE

ACCOUNT CLOSURE WITHIN 60 DAYS OF OPENING		INSUFFICIENT FUNDS		PER ITEM
CHECKING OR SAVINGS	\$ 10	OVERDRAFT FEE		\$ 35
GOLD CHECKING OR MONEY MARKET	\$ 25	The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM withdrawal, or other electronic means.		
PLATINUM CHECKING OR MONEY MARKET	\$ 75	DEPOSIT ITEM RETURN [CHARGEBACK] FEE		\$ 8
ATM AND CARD FEES		BUSINESS CHECKING ACCOUNT FEES		PER TRANSACTION
ATM FOREIGN INQUIRY OR TRANSACTION	COMPLIMENTARY	BUSINESS CHECKING PER ITEM FEE		\$ .35
ACCOUNT SPECIAL HANDLING		WIRE TRANSFERS		
ACCOUNT DOCUMENTATION REVISIONS - PER REQUEST	\$ 50	INCOMING		COMPLIMENTARY
ACCOUNT RESEARCH - PER HOUR (1 HOUR MINIMUM)	\$ 35	OUTGOING - DOMESTIC	ONLINE \$ 15	MANUAL \$ 20
ACCOUNT RESEARCH - PER ITEM	\$ 1	OUTGOING - INTERNATIONAL	ONLINE \$ 35	MANUAL \$ 45
COLLECTION AGENCY FEE - PER ITEM	\$ 25	OUTGOING - INTERNATIONAL (FX)		\$ 50
COLLECTION ITEM - DOMESTIC - IN OR OUT, PER ITEM	\$ 15	STOP PAYMENT FEE		\$ 25
COLLECTION ITEM - INTERNATIONAL	ACTUAL COST; MINIMUM \$ 65	DEBIT CARD REPLACEMENT OR RE-PIN		\$ 7.50
LEGAL PROCESS FEE [GARNISHMENT, LEVY OR EQUIVALENT] - PER ITEM	\$ 100	CASHIER'S CHECKS OR MONEY ORDERS		\$ 3