

First Rate Money Market

Minimum to open \$100.
Average monthly balance of
\$5,000 to avoid fees

	Interest Rate	APY
\$0-\$24,999	0.10%	0.10%
\$25,000-\$249,999	0.15%	0.15%
\$250,000-\$1,999,999	0.25%	0.25%
\$2,000,000-\$4,999,999	0.35%	0.35%
\$5,000,000	0.45%	0.45%

First Choice Business Savings

Minimum to open \$100.
Average monthly balance of
\$1,000 to avoid fees

\$0+	0.20%	0.20%
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Rising Rate Certificate of Deposit

Interest compounded daily.
Minimum deposit \$10,000.
Ten-day option to withdraw at
end of each six-month term. Penalty
For early withdraw at other times.
No brokered deposits. Rates subject to change.

1.25%	1.75%	2.25%
First	Second	Third
6-month term	6-month term	6-month term

1.77%
Blended APY

Annual percentage Yield (APY)
effective 8.9.19; assumes all
funds remain on deposit for the
full term.

Certificates of Deposit

Minimum to open \$2,500.
A penalty may be imposed for early withdrawal.

Ask about
ICS, CDARS
Programs, Rising
Rate CD's
and monthly CD
promotional
offers.

Term	\$0- \$99,999		\$100,000-\$249,999		\$250,000-\$499,999		\$500,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
30 Day	0.05%	0.05%	0.35%	0.35%	0.45%	0.45%	0.55%	0.55%
60 Day	0.10%	0.10%	0.45%	0.45%	0.55%	0.55%	0.65%	0.65%
90 Day	0.15%	0.15%	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%
6 Month	0.35%	0.35%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%
9 Month	0.45%	0.45%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%
1 Year	0.65%	0.65%	0.85%	0.85%	0.95%	0.95%	1.05%	1.06%
18 Month	0.85%	0.85%	1.05%	1.06%	1.15%	1.15%	1.25%	1.26%
2 Year	1.00%	1.01%	1.15%	1.16%	1.25%	1.26%	1.35%	1.36%
3 Year	1.15%	1.16%	1.30%	1.31%	1.40%	1.41%	1.50%	1.51%
4 Year	1.45%	1.46%	1.75%	1.77%	1.85%	1.87%	1.95%	1.97%
5 Year	1.45%	1.46%	1.75%	1.77%	1.85%	1.87%	1.95%	1.97%

Current rates as of 8.9.19 are subject to change. Fees could reduce
earnings on accounts. APY based on a \$2,500 balance for entire designated
CD term.