

First Rate Money Market

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

	Interest Rate	APY*
\$0-\$24,999	0.01%	0.01%
\$25,000-\$249,999	0.02%	0.02%
\$250,000-\$1,999,999	0.04%	0.04%
\$2,000,000-\$4,999,999	0.05%	0.05%
\$5,000,000	0.07%	0.07%

First Choice Commercial Savings

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

\$0+	0.01%	0.01%
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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 withdrawals at other times.
No brokered deposits. Rates subject to change.

.15%	.30%	.45%
First	Second	Third
6-month term	6-month term	6-month term

0.30%
Blended APY*

Annual Percentage Yield (APY)
effective 1.1.22; 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%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%
60 Day	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%
90 Day	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%
6 Month	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%
9 Month	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%
1 Year	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%
18 Month	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%
2 Year	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%
3 Year	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
4 Year	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
5 Year	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%

*APY=Annual Percentage Yield. APY based on a \$2,500 balance for
entire designated CD term. Current Rates as of 1.1.22 are subject
to change. Fees could reduce earnings on accounts.