

## 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	0.10%	0.10%
\$2,000,000-\$4,999,999	0.15%	0.15%
\$5,000,000+	0.20%	0.20%

## 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.

1.5%	2.00%	2.50%
First	Second	Third
6-month term	6-month term	6-month term

**2.02%**  
Blended APY\*

Annual Percentage Yield (APY)  
effective 6.28.22; 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 6.28.22 are subject  
to change. Fees could reduce earnings on accounts.