



Effective: 01/21/25

DEPOSIT RATES				
Account Type	Minimum Deposit to Open	Minimum to Obtain Interest Rate	Interest Rate	Annual Percentage Yield
<b>PERSONAL SAVINGS</b>				
\$200.00 - \$2,499.99	No minimum	\$200.00	0.04%	0.04%
\$2,500.00 - \$49,999.99			0.07%	0.07%
\$50,000.00 - \$499,999.99			3.00%	3.05%
\$500,000.00 or higher			3.00%	3.05%
<b>PERSONAL PLUS CHECKING</b>				
\$1,000.00 - \$2,499.99	No minimum	\$1,000.00	0.02%	0.02%
\$2,500.00 or higher			0.03%	0.03%
<b>PERSONAL MONEY MARKET</b>				
\$2,500 - \$24,999.99	No minimum	\$2,500.00	0.05%	0.05%
\$25,000.00 - \$99,999.99			0.50%	0.50%
\$100,000.00 - \$249,999.99			1.00%	1.01%
\$250,000.00 - \$499,999.99			2.50%	2.53%
\$500,000 or higher			3.00%	3.05%
<b>NON PROFIT CHECKING</b>				
\$0.00 - \$24,999.99	No minimum	\$0.00	0.02%	0.02%
\$25,000.00 - \$49,999.99			0.03%	0.03%
\$50,000.00 - \$99,999.99			0.05%	0.05%
\$100,000.00 or higher			0.10%	0.10%
<b>BUSINESS SAVINGS</b>				
\$200.00 - \$2,499.99	No minimum	\$200.00	1.00%	1.01%
\$2,500.00 - \$49,999.99			2.00%	2.02%
\$50,000 - \$499,99.99			2.75%	2.79%
\$500,000 or higher			2.90%	2.94%
<b>BUSINESS MONEY MARKET</b>				
\$2,500 - \$24,999.99	No minimum	\$2,500.00	0.05%	0.05%
\$25,000.00 - \$99,999.99			0.50%	0.50%
\$100,000.00 - \$249,999.99			1.00%	1.01%
\$250,000.00 - \$499,999.99			2.90%	2.94%
\$500,000.00 or higher			2.90%	2.94%
<b>HSA- INDIVIDUAL/FAMILY</b>				
\$0-\$249,999.99	No minimum	\$2,500.00	0.03%	0.03%

TIME DEPOSIT (TD)				
03 MONTH	\$500.00	\$500.00	0.01%	0.01%
06 MONTH	\$500.00	\$500.00	3.80%	3.84%
09 MONTH	\$500.00	\$500.00	3.60%	3.62%
12 MONTH	\$500.00	\$500.00	2.75%	2.75%
24 MONTH	\$500.00	\$500.00	2.00%	2.00%
36 MONTH	\$500.00	\$500.00	1.50%	1.50%
48 MONTH	\$500.00	\$500.00	1.50%	1.50%
60 MONTH	\$500.00	\$500.00	1.50%	1.50%
IRA TIME DEPOSIT (TD)				
12 MONTH	\$500.00	\$500.00	3.00%	3.00%
24 MONTH	\$500.00	\$500.00	2.00%	2.00%
36 MONTH	\$500.00	\$500.00	1.50%	1.50%
48 MONTH	\$500.00	\$500.00	1.50%	1.50%
60 MONTH	\$500.00	\$500.00	1.50%	1.50%

The interest rates and Annual Percentage Yields (APY) listed in this deposit rate sheet are effective on the dates shown above and apply to accounts located in Southwest Florida. Checking and savings accounts are variable rate accounts. We may at our discretion change each interest rate and APY on variable rate accounts at any time without notice. Time Deposit accounts earn interest at a fixed rate. With a fixed rate account, the applicable rate is paid until the Time Deposit matures. Fees could reduce earnings on an account. A penalty is imposed for early withdrawal from a Time Deposit.

We may change the information in this deposit rate sheet at any time without notice. As examples, we may add, delete or change APYs, tiers and TD terms. Please review the deposit agreement and schedule of fees for additional provisions and conditions that may apply to these accounts.

Interest rate means an annual rate of interest paid on an account which does not reflect compounding. The APY is a percentage rate reflecting the total amount of interest paid on the account, based on the interest rate and frequency of compounding.

For additional terms and conditions that apply to your account (such as fees, minimum opening balance requirements, how interest is calculated, and early withdrawal penalties on TDs) please see our deposit agreement and schedule of fees for your account.