

	Minimum Deposit To Open Account	Minimum Balance to Obtain APY*	Rate	APY*
CHECKING ACCOUNTS				
M1 Ultimate Checking	\$100.00	\$0.00	0.05%	0.05%
Business Checking	\$1,000.00	\$0.00	0.00%	0.00%
SAVINGS ACCOUNTS				
M1 Ultimate Savings	\$100.00	\$100.00	1.24%	1.25%
M1 Preferred Savings	\$5,000.00	\$5,000.00	3.69%	3.75%
MONEY MARKET ACCOUNTS				
Tier 1	\$1,000.00	\$0 - \$9,999.99	2.47%	2.50%
Tier 2	\$1,000.00	\$10,000 - \$24,999.99	2.47%	2.50%
Tier 3	\$1,000.00	\$25,000 - \$49,999.99	2.47%	2.50%
Tier 4	\$1,000.00	\$50,000 and up	2.72%	2.75%
Preferred MONEY MARKET ACCOUNTS (Commercial)				
Tier 1	\$50,000.00	\$50,000 - \$99,999.99	2.72%	2.75%
Tier 2	\$50,000.00	\$100,000 - \$199,999.99	2.96%	3.00%
Tier 3	\$50,000.00	\$200,000 and up	3.20%	3.25%
Preferred MONEY MARKET ACCOUNTS (Personal)				
Tier 1	\$50,000.00	\$50,000 - \$99,999.99	2.96%	3.00%
Tier 2	\$50,000.00	\$100,000 - \$199,999.99	3.44%	3.50%
Tier 3	\$50,000.00	\$200,000 and up	3.93%	4.00%
CERTIFICATE OF DEPOSIT				
3 Month Certificate of Deposit	\$1,000.00	\$1,000.00	1.00%	1.00%
6 Month Certificate of Deposit	\$1,000.00	\$1,000.00	3.46%	3.50%
7 Month Certificate of Deposit	\$1,000.00	\$1,000.00	4.18%	4.25%
9 Month Certificate of Deposit	\$1,000.00	\$1,000.00	3.46%	3.50%
10 Month Certificate of Deposit	\$1,000.00	\$1,000.00	3.46%	3.50%
12 Month Certificate of Deposit	\$1,000.00	\$1,000.00	4.09%	4.15%
13 Month Certificate of Deposit	\$1,000.00	\$1,000.00	3.21%	3.25%
15 Month Certificate of Deposit	\$1,000.00	\$1,000.00	3.11%	3.15%
18 Month Certificate of Deposit	\$1,000.00	\$1,000.00	2.97%	3.00%
24 Month Certificate of Deposit	\$1,000.00	\$1,000.00	2.72%	2.75%
36 Month Certificate of Deposit	\$1,000.00	\$1,000.00	2.72%	2.75%
48 Month Certificate of Deposit	\$1,000.00	\$1,000.00	2.72%	2.75%

*APY = Annual Percentage Yield

A penalty may be imposed for early withdrawal. Accrued interest will not be received if the interest bearing account is closed before interest is credited. Interest begins to accrue no later than the business day the bank receives credit for the deposit of noncash items (i.e. checks). Interest rates and "Annual Percentage Yields" are accurate as of the aforementioned date. Rates are subject to change without notice. Fees on account could reduce earnings. Rates may change after opening.

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