

Product	Minimum Balance to Open Account	Balance Tiers to Earn APY	Interest Rate	APY
Passbook Savings & Statement Savings	\$500	\$0-\$499.99	0.00%	0.00%
		\$500-\$4,999.99	0.01%	0.01%
		\$5,000-\$19,999.99	0.01%	0.01%
		\$20,000-\$49,999.99	0.02%	0.02%
		\$50,000 and up	0.10%	0.10%
All Stars Youth Savings	\$10	\$0-\$9.99	0.00%	0.00%
		\$10 and up	0.01%	0.01%
Affinity Checking	\$300	\$0-\$999.99	0.00%	0.00%
		\$1,000-\$4,999.99	0.01%	0.01%
		\$5,000 and up	0.03%	0.03%
Non-Profit Checking	\$300	\$0-\$499.99	0.00%	0.00%
		\$500-\$4,999.99	0.01%	0.01%
		\$5,000 and up	0.01%	0.01%
Money Market	\$2,500	\$0-\$999.99	0.00%	0.00%
		\$1,000-\$2,499.99	0.01%	0.01%
		\$2,500 and up	0.03%	0.03%
Jumbo Checking	\$1,000	\$0-\$999.99	0.00%	0.00%
		\$1,000-\$4,999.99	0.01%	0.01%
		\$5,000-\$19,999.99	0.01%	0.01%
		\$20,000-\$49,999.99	0.10%	0.10%
		\$50,000-\$99,999.99	0.25%	0.25%
		\$100,000 and up	0.40%	0.40%

Product	Minimum Balance to Open and Earn APY	Term	Interest Rate	APY
*13 Month CD Special	\$5,000	13 Months	3.92%	4.00%
Certificates of Deposit	\$5,000	6 Months (182 days)	0.50%	0.50%
		1 Year	1.24%	1.25%
		1 ½ Year	1.24%	1.25%
		2 Year	1.98%	2.00%
		3 Year	2.23%	2.25%
		4 Year	2.76%	2.80%
		5 Year	3.20%	3.25%
IRA Certificates of Deposit	\$500	1 Year	0.75%	0.75%
		1 ½ Year	1.00%	1.00%
		3 Year	2.47%	2.50%
		5 Year	2.71%	2.75%
		7 Year	1.39%	1.40%
**16 Month IRA Special	\$500	16 Months	3.44%	3.50%

The stated APYs and interest rates are subject to change at any time. Fees may reduce the earnings on the account. A penalty may be imposed for early withdrawal from a certificate of deposit or individual retirement account.

*\$100,000 maximum deposit limit for new customers for any CD term. \$300,000 maximum deposit limit for existing customers on special promo rate CD terms.

**This account is not eligible for a current IRA account to upgrade. **

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