

**Business Banking Deposit Rates**

Savings		
Business Savings <sup>1,2</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.02%	0.02%
\$1,000 to \$4,999.99	0.02%	0.02%
\$5,000 to \$24,999.99	0.02%	0.02%
\$25,000 to \$49,999.99	0.02%	0.02%
\$50,000 to \$99,999.99	0.02%	0.02%
\$100,000 or more	0.02%	0.02%

Money Market		
Business Money Market <sup>1,2</sup>		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.05%	0.05%
\$1,000 to \$99,999.99	0.25%	0.25%
\$100,000 to \$249,999.99	0.50%	0.50%
\$250,000 to \$499,999.99	0.75%	0.75%
\$500,000 to \$999,999.99	1.01%	1.00%
\$1,000,000 or more	1.26%	1.25%

Checking		
Business Interest Checking <sup>1</sup>		
Account Balance	APY	Rate
\$0.01 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$99,999.99	0.01%	0.01%
\$100,000 to \$249,999.99	0.01%	0.01%
\$250,000 to \$499,999.99	0.01%	0.01%
\$500,000 or more	0.01%	0.01%

Business Money Market Sweep <sup>1</sup>		
Account Balance	APY	Rate
\$0.01 to \$9,999.99	0.05%	0.05%
\$10,000 to \$99,999.99	0.25%	0.25%
\$100,000 to \$249,999.99	0.50%	0.50%
\$250,000 to \$499,999.99	0.75%	0.75%
\$500,000 to \$999,999.99	1.01%	1.00%
\$1,000,000 or more	1.26%	1.25%

IOLTA <sup>1</sup> Attorney Client Trust		
Account Balance	APY	Rate
All Balances	1.51%	1.50%

Earnings Credit		
Account Balance	Analysis	Title Co.
\$0.01 to \$99,999.99	0.10%	0.40%
\$100,000 to \$249,999.99	0.20%	0.40%
\$250,000 and Up	0.40%	0.40%

**Relationship Interest Rates<sup>1,3</sup>**

Savings	
Account Balance	Relationship Rate Increase Amount
\$0.01 to \$999.99	0.03%
\$1,000 to \$4,999.99	0.03%
\$5,000 to \$24,999.99	0.03%
\$25,000 to \$49,999.99	0.03%
\$50,000 to \$99,999.99	0.03%
\$100,000 or more	0.03%

Money Market	
Account Balance	Relationship Rate Increase Amount
\$0.01 to \$999.99	0.03%
\$1,000 to \$99,999.99	0.03%
\$100,000 to \$249,999.99	0.03%
\$250,000 to \$499,999.99	0.03%
\$500,000 to \$999,999.99	0.03%
\$1,000,000 or more	0.03%

1 The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

2 Premium rate increase may be available. Refer to the "Relationship Interest Rates" section for details.

3 Relationship Interest Rates are paid on eligible accounts when the primary owner of the Business Connect, Community Checking or Business Interest Checking account is also an owner of the linked interest bearing account. Eligible accounts are business savings or money market accounts opened on or after October 12, 2017. Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the Business Banking Deposit Rates section above. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

Rates Effective: 10/21/2024 "APY" refers to the annual percentage yield and "Rate" refers to the interest rate.

## Business Banking Certificate of Deposit Rates

### Certificates of Deposit

#### Business Certificate of Deposit<sup>1</sup> Jumbo Business Certificate of Deposit<sup>1</sup>

Account Balance: **\$1,000 - \$99,999.99**

Tier	Term	APY	Rate
Less than 1 month	7-27 days	0.03%	0.03%
1 month	28 to 88 days	0.03%	0.03%
3 month	89 to 179 days	4.00%	3.92%
6 month	180 to 269 days	3.75%	3.68%
9 month	270 to 364 days	3.50%	3.44%
1 year	365 to 544 days	3.00%	2.96%
18 months	545 to 729 days	0.15%	0.15%
2 years	730 to 1,094 days	0.15%	0.15%
3 years	1,095 to 1,459 days	0.20%	0.20%
4 years	1,460 to 1,824 days	0.25%	0.25%
5 years	1,825 or more days	0.30%	0.30%

**\$100,000 or more**

APY	Rate
0.03%	0.03%
0.03%	0.03%
4.25%	4.16%
4.00%	3.92%
3.75%	3.68%
3.00%	2.96%
0.15%	0.15%
0.15%	0.15%
0.20%	0.20%
0.25%	0.25%
0.30%	0.30%

#### Premium Business Certificate of Deposit<sup>1</sup>

Account Balance: **\$1,000 - \$99,999.99**

Tier	Term	APY	Rate
Less than 1 month	7-27 days	0.05%	0.05%
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	0.07%	0.07%
6 month	180 to 269 days	0.10%	0.10%
9 month	270 to 364 days	0.10%	0.10%
1 year	365 to 544 days	0.15%	0.15%
18 months	545 to 729 days	0.18%	0.18%
2 years	730 to 1,094 days	0.18%	0.18%
3 years	1,095 to 1,459 days	0.25%	0.25%
4 years	1,460 to 1,824 days	0.30%	0.30%
5 years	1,825 or more days	0.35%	0.35%

<sup>1</sup> Your Certificate of Deposit account ("Account") will earn interest at the fixed rate in effect on the date the Account is opened. The Account is considered opened once you have accepted the Account agreements, provided an authorized signature and we have reviewed and approved your application, and made your opening deposit. Upon Account opening, we will provide you a confirmation of the Account's interest rate, which will remain in effect until the Account renews.