



Premier Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Checking, Savings & Money Market

Premier Checking¹

| Account Balance | Rate | APY |
|---------------------------|-------|--------------|
| \$0.01 to \$4,999.99 | 0.02% | 0.02% |
| \$5,000 to \$9,999.99 | 0.02% | 0.02% |
| \$10,000 to \$24,999.99 | 0.02% | 0.02% |
| \$25,000 to \$99,999.99 | 0.02% | 0.02% |
| \$100,000 to \$249,999.99 | 0.02% | 0.02% |
| \$250,000 or more | 0.02% | 0.02% |

Savings¹

| Account Balance | Rate | APY |
|-------------------------|-------|--------------|
| \$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 Market¹

| Account Balance | Rate | APY |
|---------------------------|-------|--------------|
| \$0.01 to \$999.99 | 0.00% | 0.00% |
| \$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 | 1.00% | 1.01% |
| \$1,000,000 or more | 1.25% | 1.26% |

Relationship Bonus

When you link a Premier Checking Account²

Rate Improvement

| |
|-------|
| 0.03% |
| 0.03% |
| 0.03% |
| 0.03% |
| 0.03% |
| 0.03% |

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate APY

| | |
|-------|--------------|
| 0.05% | 0.05% |
| 0.05% | 0.05% |
| 0.05% | 0.05% |
| 0.05% | 0.05% |
| 0.05% | 0.05% |
| 0.05% | 0.05% |

Relationship Bonus

When you link a Premier Checking Account²

Rate Improvement

| |
|-------|
| 0.00% |
| 0.05% |
| 0.05% |
| 0.05% |
| 0.05% |
| 0.05% |
| 0.05% |

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate APY

| | |
|-------|--------------|
| 0.00% | 0.00% |
| 0.30% | 0.30% |
| 0.55% | 0.55% |
| 0.80% | 0.80% |
| 1.05% | 1.06% |
| 1.30% | 1.31% |

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 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premier Checking account. Eligible accounts are personal savings (does not include Young Savers), money market, CD, and IRA accounts. Total 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 standard rate table. 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 depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).



Premier Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Specialty Money Market

| Premier Individual Retirement Account (IRA) Money Market ¹ | | |
|--|-------|--------------|
| Account Balance | Rate | APY |
| \$0.01 to \$1,999.99 | 0.05% | 0.05% |
| \$2,000 to \$9,999.99 | 0.25% | 0.25% |
| \$10,000 to \$24,999.99 | 0.25% | 0.25% |
| \$25,000 to \$49,999.99 | 0.25% | 0.25% |
| \$50,000 to \$99,999.99 | 0.25% | 0.25% |
| \$100,000 or more | 0.50% | 0.50% |

| Relationship Bonus When you link a Premier Checking Account ² | |
|--|-------|
| Rate Improvement | |
| | 0.05% |
| | 0.05% |
| | 0.05% |
| | 0.05% |
| | 0.05% |
| | 0.05% |

| Total Relationship Rate The amount you earn when you save and earn a relationship bonus | |
|---|--------------|
| Rate | APY |
| 0.10% | 0.10% |
| 0.30% | 0.30% |
| 0.30% | 0.30% |
| 0.30% | 0.30% |
| 0.30% | 0.30% |
| 0.55% | 0.55% |

| Premier Money Market ¹ | | |
|-----------------------------------|-------|--------------|
| Account Balance | Rate | APY |
| \$0.01 to \$4,999.99 | 0.00% | 0.00% |
| \$5,000 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 | 1.00% | 1.01% |
| \$1,000,000 or more | 1.25% | 1.26% |

| Premier Money Market Sweep ¹ | | |
|---|-------|--------------|
| Account Balance | Rate | APY |
| \$0.01 to \$9,999.99 | 0.00% | 0.00% |
| \$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 | 1.00% | 1.01% |
| \$1,000,000 or more | 1.25% | 1.26% |

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 Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premier Checking account. Eligible accounts are personal savings (does not include Young Savers), money market, CD, and IRA accounts. Total 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 standard rate table. 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 depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).



Premier Banking Certificate of Deposit Rates

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Premier Certificate of Deposit^{1,2} Jumbo Premier Certificate of Deposit^{1,2}

| Account Balance: | | \$1,000 to \$99,999.99 | | \$100,000 or more | |
|-------------------|---------------------|------------------------|--------------|-------------------|--------------|
| Tier | Term | Rate | APY | Rate | APY |
| Less than 1 month | 7-27 days | 0.10% | 0.10% | 0.10% | 0.10% |
| 1 month | 28 to 88 days | 0.10% | 0.10% | 0.10% | 0.10% |
| 3 month | 89 to 179 days | 0.10% | 0.10% | 0.10% | 0.10% |
| 6 month | 180 to 269 days | 0.10% | 0.10% | 0.10% | 0.10% |
| 9 month | 270 to 364 days | 0.10% | 0.10% | 0.10% | 0.10% |
| 1 year | 365 to 544 days | 0.15% | 0.15% | 0.15% | 0.15% |
| 18 months | 545 to 729 days | 0.20% | 0.20% | 0.20% | 0.20% |
| 2 years | 730 to 1,094 days | 0.20% | 0.20% | 0.20% | 0.20% |
| 3 years | 1,095 to 1,459 days | 0.25% | 0.25% | 0.25% | 0.25% |
| 4 years | 1,460 to 1,824 days | 0.30% | 0.30% | 0.30% | 0.30% |
| 5 years | 1,825 or more days | 0.35% | 0.35% | 0.35% | 0.35% |

Premier Individual Retirement Account (IRA) Certificate of Deposit^{1,2} Jumbo Premier Individual Retirement Account (IRA) Certificate of Deposit^{1,2}

| Account Balance: | | \$1,000 to \$99,999.99 | | \$100,000 or more | |
|------------------|---------------------|------------------------|--------------|-------------------|--------------|
| Tier | Term | Rate | APY | Rate | APY |
| 1 year | 365 to 544 days | 0.20% | 0.20% | 0.20% | 0.20% |
| 18 months | 545 to 729 days | 0.20% | 0.20% | 0.20% | 0.20% |
| 2 years | 730 to 1,094 days | 0.25% | 0.25% | 0.25% | 0.25% |
| 3 years | 1,095 to 1,459 days | 0.30% | 0.30% | 0.30% | 0.30% |
| 4 years | 1,460 to 1,824 days | 0.40% | 0.40% | 0.40% | 0.40% |
| 5 years | 1,825 or more days | 0.45% | 0.45% | 0.45% | 0.45% |

1 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.

2 Premier Checking account holders are eligible to open Premier Money Market, CD, IRA and Sweep Accounts.