| Product | APY \%* | Interest <br> Credited | Minimum <br> Balance to <br> Earn APY | Minimum <br> Balance to <br> Open | Frequency <br> of Rate <br> Change | Interest Compound |
| :--- | ---: | :--- | ---: | ---: | ---: | ---: | :--- |

## Savings

| Statement Savings | 0.10 | End of Month | 10.00 | 10.00 | Variable | Daily |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Christmas Club | 0.10 | End of Month | 10.00 | 10.00 | Variable | Daily |
| Optimum Personal | 0.10 | End of Month | 10.00 | 50.00 | Variable | Daily |
| Optimum Personal | 0.50 | End of Month | $75,000.00$ | 50.00 | Variable | Daily |
| Optimum Personal | 0.60 | End of Month | $150,000.00$ | 50.00 | Variable | Daily |

*The Annual Percentage Yield (APY) is accurate as of the effective date listed above. Due to the present rate environment, rates are subject to change daily. Fees may reduce earnings on an account. A substantial penalty may be imposed for early withdrawal of term accounts. Certificate of Deposit and Individual Retirement Accounts earn a fixed rate of interest until maturity. The rate on all other accounts is variable and may change after the account is opened. All deposits are insured in full by the FDIC up to $\$ 250,000$ and by the DIF on amounts in excess of $\$ 250,000.00$
** Community Checking - A Maintenance Fee of $\$ 20.00$ will be imposed every statement cycle if the combined deposit account balance falls below $\$ 10,000.00$ any day of the cycle.
*** Alliance Checking - A Maintenance Fee of $\$ 6.00$ will be imposed every statement cycle if the balance in the account falls below $\$ 500.00$ any day of the cycle.
For additional account details and restrictions please speak with a Community Banker.
\(\left.$$
\begin{array}{llllllll}\hline \text { Product } & \text { APY \%* } & \begin{array}{c}\text { Interest } \\
\text { Credited }\end{array} & \begin{array}{c}\text { Minimum } \\
\text { Balance to } \\
\text { Earn APY }\end{array} & \begin{array}{c}\text { Minimum } \\
\text { Balance to } \\
\text { Open }\end{array}
$$ \& \begin{array}{c}Frequency <br>
of Rate <br>

Change\end{array} \& Interest Compound\end{array}\right]\)| Certificate of Deposit |
| :--- |
| 3 Month Statement Certificate |

*The Annual Percentage Yield (APY) is accurate as of the effective date listed above. Due to the present rate environment, rates are subject to change daily. Fees may reduce earnings on an account. A substantial penalty may be imposed for early withdrawal of term accounts. Certificate of Deposit and Individual Retirement Accounts earn a fixed rate of interest until maturity. The rate on all other accounts is variable and may change after the account is opened. All deposits are insured in full by the FDIC up to $\$ 250,000$ and by the DIF on amounts in excess of $\$ 250,000.00$
** Community Checking - A Maintenance Fee of $\$ 20.00$ will be imposed every statement cycle if the combined deposit account balance falls below $\$ 10,000.00$ any day of the cycle.
${ }^{* * *}$ Alliance Checking - A Maintenance Fee of $\$ 6.00$ will be imposed every statement cycle if the balance in the account falls below $\$ 500.00$ any day of the cycle.
For additional account details and restrictions please speak with a Community Banker.

