

# Deposit Account Rates and Fee Disclosures

Effective Date: 6/24/2019	Balance	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded and Credited	Dividend Period
Primary Savings Account [51]	\$100 and over	0.05%	0.05%	\$5.00	\$100.00 and over	\$5.00	Monthly	Monthly
Discovery Youth Savings Account [51]	\$100.00 and over	0.05%	0.05%	\$5.00	\$100.00 and over	—	Monthly	Monthly
Business Savings Account [51]	\$100.00 and over	0.05%	0.05%	\$5.00	\$100.00 and over	\$5.00	Monthly	Monthly
Business Money Market Account [9]	\$2,500.00 to \$24,999.99	0.49%	0.50%	\$2,500.00	\$2,500.00 - \$24,999.99	\$10,000.00	Monthly	Monthly
	\$25,000.00 to \$49,999.99	0.74%	0.75%	\$2,500.00	\$25,000.00 - \$49,999.99	\$10,000.00	Monthly	Monthly
	\$50,000.00 to \$99,999.99	0.84%	0.85%	\$2,500.00	\$50,000.00 - \$99,999.99	\$10,000.00	Monthly	Monthly
	\$100,000.00 to \$249,999.99	0.99%	1.00%	\$2,500.00	\$100,000.00 - \$249,999.99	\$10,000.00	Monthly	Monthly
	\$250,000.00 and above	1.34%	1.35%	\$2,500.00	\$250,000.00 and above	\$10,000.00	Monthly	Monthly
Nonprofit Organization Savings Account [51]	\$100.00 and over	0.05%	0.05%	\$5.00	\$100.00 and over	\$5.00	Monthly	Monthly
Health Savings Account [51]	\$5 and over	0.10%	0.10%	\$5.00	\$5.00	—	Monthly	Monthly
Club Savings Account [53]	\$5 and over	0.30%	0.30%	\$5.00	\$5.00	—	Monthly	Monthly
Money Market Account [9]	\$2,500.00 to \$24,999.99	0.49%	0.50%	\$2,500.00	\$2,500.00 - \$24,999.99	\$2,500.00	Monthly	Monthly
	\$25,000.00 to \$49,999.99	0.74%	0.75%	\$2,500.00	\$25,000.00 - \$49,999.99	\$2,500.00	Monthly	Monthly
	\$50,000.00 to \$99,999.99	0.84%	0.85%	\$2,500.00	\$50,000.00 - \$99,999.99	\$2,500.00	Monthly	Monthly
	\$100,000.00 to \$249,999.99	0.99%	1.00%	\$2,500.00	\$100,000.00 - \$249,999.99	\$2,500.00	Monthly	Monthly
	\$250,000.00 and above	1.34%	1.35%	\$2,500.00	\$250,000.00 and above	\$2,500.00	Monthly	Monthly

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Effective Date: 6/24/2019	Balance	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded and Credited	Dividend Period
High Yield Checking [50]	Qualifying Balances \$0.00 - \$20,000 [50]	2.22%	2.25%	\$1.00	\$0.00 - \$20,000	—	Monthly	Monthly
	Qualifying Balances over \$20,000 [50]	0.30%	0.30%	\$1.00	Over \$20,000	—	Monthly	Monthly
	Nonqualifying Balances \$0.01 and Over	0.01%	0.01%	\$1.00	All Balances	\$1,000	Monthly	Monthly
IRA Savings Account [51]	\$100 to \$49,999.99	0.30%	0.30%	\$25.00	\$100.00 - \$49,999.99	—	Monthly	Monthly
	\$50,000 and over	0.59%	0.60%	\$25.00	\$50,000.00 and over	—	Monthly	Monthly

[9] Money Market - Dividends: APY = Annual Percentage Yield. APYs are accurate as of 6/24/2019 and subject to change. Must maintain a minimum balance of \$2,500 to avoid a monthly service fee. Fees may reduce earnings.

[50] High Yield Checking - Dividends: APY = Annual Percentage Yield. APYs and terms are accurate as of 6/24/2019 and may change after account is opened. Higher dividends are paid each month when the following monthly requirements are met: must have at least one direct deposit with a minimum of \$500 and have at least 12 debit card purchases. A monthly fee of \$4.95 will be assessed if the monthly qualifications are not met or an average daily balance of at least \$1,000 is not maintained. Fees may reduce earnings.

[51] Deposit Account - Dividends: APY = Annual Percentage Yield. APYs are accurate as of 6/24/2019 and subject to change. Fees may reduce earnings.

[53] Club Savings: APY = Annual Percentage Yield. APYs are accurate as of 6/24/2019 and subject to change. Account may be subject to a penalty for early withdrawal. Fees may reduce earnings.

# Deposit Account Rates and Fee Disclosures

EffectiveDate: 6/24/2019							
	Term	Balance	Dividend Rate	Annual Percentage Yield(APY)	Minimum Opening Deposit	Dividends Compounded and Credited	Dividend Period
Certificate of Deposit [10]	6 months	\$1,000 to \$49,999.99	0.99%	1.00%	\$1,000.00	Monthly	Monthly
	6 months (jumbo)	\$50,000 and over	1.09%	1.10%	\$50,000.00	Monthly	Monthly
	12 months	\$1,000 to \$49,999.99	2.17%	2.20%	\$1,000.00	Monthly	Monthly
	12 months (jumbo)	\$50,000 and over	2.27%	2.30%	\$50,000.00	Monthly	Monthly
	18 months	\$1,000 to \$49,999.99	2.22%	2.25%	\$1,000.00	Monthly	Monthly
	18 months (jumbo)	\$50,000 and over	2.32%	2.35%	\$50,000.00	Monthly	Monthly
	24 months	\$1,000 to \$49,999.99	2.37%	2.40%	\$1,000.00	Monthly	Monthly
	24 months (jumbo)	\$50,000 and over	2.47%	2.50%	\$50,000.00	Monthly	Monthly
	36 months	\$1,000 to \$49,999.99	2.47%	2.50%	\$1,000.00	Monthly	Monthly
	36 months (jumbo)	\$50,000 and over	2.57%	2.60%	\$50,000.00	Monthly	Monthly
	48 months	\$1,000 to \$49,999.99	2.61%	2.65%	\$1,000.00	Monthly	Monthly
	48 months (jumbo)	\$50,000 and over	2.71%	2.75%	\$50,000.00	Monthly	Monthly
	60 months	\$1,000 to \$49,999.99	2.71%	2.75%	\$1,000.00	Monthly	Monthly
	60 months (jumbo)	\$50,000 and over	2.81%	2.85%	\$50,000.00	Monthly	Monthly

[10] Certificates of Deposit: APY = Annual Percentage Yield. APYs are accurate as of 6/24/2019 and subject to change. CDs may be subject to a penalty for early withdrawal. Fees may reduce earnings.

# Deposit Account Rates and Fee Disclosures

EffectiveDate: 6/24/2019	Term	Balance	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Dividends Compounded and Credited	Dividend Period
IRA Certificate of Deposit [10]	6 months	\$1,000 and over	1.09%	1.10%	\$1,000.00	Monthly	Monthly
	12 months	\$1,000 and over	2.27%	2.30%	\$1,000.00	Monthly	Monthly
	18 months	\$1,000 and over	2.32%	2.35%	\$1,000.00	Monthly	Monthly
	24 months	\$1,000 and over	2.57%	2.60%	\$1,000.00	Monthly	Monthly
	36 months	\$1,000 and over	2.66%	2.70%	\$1,000.00	Monthly	Monthly
	48 months	\$1,000 and over	2.81%	2.85%	\$1,000.00	Monthly	Monthly
	60 months	\$1,000 and over	2.91%	2.95%	\$1,000.00	Monthly	Monthly

[10] Certificates of Deposit: APY = Annual Percentage Yield. APYs are accurate as of 6/24/2019 and subject to change. CDs may be subject to a penalty for early withdrawal. Fees may reduce earnings.

# Deposit Account Rates and Fee Disclosures

EffectiveDate: 6/24/2019	Balance	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Dividends Compounded and Credited	Dividend Period	Additional Deposit
Smart Growth Certificate of Deposit [10]	\$100 and over	0.49%	0.50%	\$100.00	Monthly	Monthly	Monthly deposit of at least \$50 required

[10] Certificates of Deposit: APY = Annual Percentage Yield. APYs are accurate as of 6/24/2019 and subject to change. CDs may be subject to a penalty for early withdrawal. Fees may reduce earnings.

**End of Deposits**