

Personal Banking Deposit Rates

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

Checking

Anytime Interest Checking ¹ (201D)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$2,499.99	0.01%	0.01%
\$2,500 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.05%	0.05%
\$25,000 to \$99,999.99	0.05%	0.05%
\$100,000 or more	0.05%	0.05%

Premium Interest Checking ¹ (202D)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.04%	0.04%
\$1,000 to \$2,499.99	0.04%	0.04%
\$2,500 to \$4,999.99	0.05%	0.05%
\$5,000 to \$24,999.99	0.06%	0.06%
\$25,000 to \$99,999.99	0.08%	0.08%
\$100,000 or more	0.08%	0.08%

Employee Premium Interest Checking (205D) ¹		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.04%	0.04%
\$1,000 to \$2,499.99	0.04%	0.04%
\$2,500 to \$4,999.99	0.05%	0.05%
\$5,000 to \$24,999.99	0.06%	0.06%
\$25,000 to \$99,999.99	0.08%	0.08%
\$100,000 or more	0.08%	0.08%

Savings & Money Market

Savings ¹ (401S) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.40%	0.40%
\$5,000 to \$24,999.99	0.45%	0.45%
\$25,000 to \$49,999.99	0.50%	0.50%
\$50,000 to \$99,999.99	0.80%	0.80%
\$100,000 or more	0.85%	0.85%

Relationship Bonus	
When you link a Employee Premium Interest Checking (716), or Premium Interest Checking Account (713) ²	
Rate Increase	
0.10%	
0.50%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.11%	0.11%
0.90%	0.90%
0.95%	0.95%
1.00%	1.01%
1.30%	1.31%
1.35%	1.36%

Money Market ¹ (301M) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.95%	0.95%
\$100,000.00 - \$249,999.99	1.55%	1.56%
\$250,000.00 - \$499,999.99	1.75%	1.77%
\$500,000.00 - \$999,999.99	2.00%	2.02%
\$1,000,000.00 or more	2.45%	2.48%

Relationship Bonus	
When you link a Employee Premium Interest Checking (716), or Premium Interest Checking Account (713) ²	
Rate Increase	
0.00%	
1.00%	
0.50%	
0.50%	
0.50%	
0.50%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.00%	0.00%
1.95%	1.97%
2.05%	2.07%
2.25%	2.28%
2.50%	2.53%
2.95%	2.99%

Individual Retirement Account (IRA) Money Market ¹ (650M) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.01%	0.01%
\$2,000 to \$9,999.99	0.95%	0.95%
\$10,000 to \$24,999.99	0.95%	0.95%
\$25,000 to \$49,999.99	0.95%	0.95%
\$50,000 to \$99,999.99	1.20%	1.21%
\$100,000 or more	1.75%	1.77%

Relationship Bonus	
When you link a Employee Premium Interest Checking (716), or Premium Interest Checking Account (713) ²	
Rate Increase	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	
0.10%	

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.11%	0.11%
1.05%	1.06%
1.05%	1.06%
1.05%	1.06%
1.30%	1.31%
1.85%	1.87%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time 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 Premium Interest or Employee Premium Interest Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus 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 for your new relationship pricing to 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).

Personal Banking Deposit Rates

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

Specialty Savings

Anytime Interest Checking ¹ (201D)			Premium Interest Checking ¹ (202D)		
Account Balance	Rate	APY	Account Balance	Rate	APY
\$0.01 to \$99.99	0.01%	0.01%	\$0.01 to \$999.99	0.01%	0.01%
\$100 to \$499.99	0.80%	0.80%	\$1,000 to \$4,999.99	0.65%	0.65%
\$500 to \$999.99	0.90%	0.90%	\$5,000 to \$24,999.99	0.70%	0.70%
\$1,000 to \$9,999.99	1.00%	1.01%	\$25,000 to \$49,999.99	0.75%	0.75%
\$10,000 to \$49,999.99	1.05%	1.06%	\$50,000 to \$99,999.99	0.80%	0.80%
\$50,000 or more	1.10%	1.11%	\$100,000 or more	0.85%	0.85%

Secured Visa Savings ¹ (403S)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.80%	0.80%
\$5,000 to \$24,999.99	0.90%	0.90%
\$25,000 to \$49,999.99	1.00%	1.01%
\$50,000 to \$99,999.99	1.05%	1.06%
\$100,000 or more	1.10%	1.11%

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

Personal Certificate of Deposit Rates

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

Personal Certificate of Deposit (CD)¹ (501T) Standard Interest Rate				Relationship Bonus		Total Relationship Rate	
Account Balance:				\$1,000 to \$99,999.99		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY	Rate Increase		Rate	APY
<28 days	0 to 27 days	0.01%	0.01%	0.10%		0.11%	0.11%
1 month	28 to 88 days	0.05%	0.05%	0.10%		0.15%	0.15%
3 month	89 to 179 days	4.64%	4.75%	0.10%		4.74%	4.85%
6 month	180 to 269 days	4.64%	4.75%	0.10%		4.74%	4.85%
9 month	270 to 364 days	4.45%	4.55%	0.10%		4.55%	4.65%
1 year	365 to 544 days	4.40%	4.50%	0.10%		4.50%	4.60%
18 months	545 to 729 days	3.50%	3.56%	0.10%		3.60%	3.67%
2 years	730 to 1,094 days	3.50%	3.56%	0.10%		3.60%	3.67%
3 years	1,095 to 1,459 days	2.60%	2.64%	0.10%		2.70%	2.74%
4 years	1,460 to 1,824 days	2.45%	2.48%	0.10%		2.55%	2.58%
5 years	1,825 or more days	2.45%	2.48%	0.10%		2.55%	2.58%

Jumbo Personal Certificate of Deposit¹ (502T) Standard Interest Rate				Relationship Bonus		Total Relationship Rate	
Account Balance:				\$100,000 or more		\$100,000 or more	
Tier	Term	Rate	APY	Rate Increase		Rate	APY
<28 days	0 to 27 days	0.05%	0.05%	0.10%		0.15%	0.15%
1 month	28 to 88 days	0.05%	0.05%	0.10%		0.15%	0.15%
3 month	89 to 179 days	4.64%	4.75%	0.10%		4.74%	4.85%
6 month	180 to 269 days	4.64%	4.75%	0.10%		4.74%	4.85%
9 month	270 to 364 days	4.45%	4.55%	0.10%		4.55%	4.65%
1 year	365 to 544 days	4.40%	4.50%	0.10%		4.50%	4.60%
18 months	545 to 729 days	3.50%	3.56%	0.10%		3.60%	3.67%
2 years	730 to 1,094 days	3.50%	3.56%	0.10%		3.60%	3.67%
3 years	1,095 to 1,459 days	2.63%	2.67%	0.10%		2.73%	2.77%
4 years	1,460 to 1,824 days	2.48%	2.51%	0.10%		2.58%	2.61%
5 years	1,825 or more days	2.48%	2.51%	0.10%		2.58%	2.61%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking, Premier Checking or Premier Elite Checking account. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.

Personal IRA Deposit Rates

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

Individual Retirement Account (IRA) Certificate of Deposit¹ (601T) Standard Interest Rate				Relationship Bonus		Total Relationship Rate	
Account Balance:		\$1,000 to		When you link a Employee Premium Interest Checking (716), Premium Interest Checking Account (713) or Premier Checking account (714) or Premier Elite Checking account (715) ²		The amount you earn when you save and earn a relationship bonus	
Tier	Term	Rate	APY	\$1,000 to \$99,999.99		\$1,000 to \$99,999.99	
				Rate Increase		Rate	APY
<28 days	0 to 27 days	0.01%	0.01%	0.10%		0.11%	0.11%
1 month	28 to 88 days	0.05%	0.05%	0.10%		0.15%	0.15%
3 month	89 to 179 days	4.64%	4.75%	0.10%		4.74%	4.85%
6 month	180 to 269 days	4.64%	4.75%	0.10%		4.74%	4.85%
9 month	270 to 364 days	4.45%	4.55%	0.10%		4.55%	4.65%
1 year	365 to 544 days	4.40%	4.50%	0.10%		4.50%	4.60%
18 months	545 to 729 days	3.50%	3.56%	0.10%		3.60%	3.67%
2 years	730 to 1,094 days	3.50%	3.56%	0.10%		3.60%	3.67%
3 years	1,095 to 1,459 days	2.60%	2.64%	0.10%		2.70%	2.74%
4 years	1,460 to 1,824 days	2.45%	2.48%	0.10%		2.55%	2.58%
5 years	1,825 or more days	2.45%	2.48%	0.10%		2.55%	2.58%

Jumbo Individual Retirement Account (IRA) Certificate of Deposit¹ (602T) Standard Interest Rate				Relationship Bonus		Total Relationship Rate	
Account Balance:		\$100,000 or more		When you link a Employee Premium Interest Checking (716), Premium Interest Checking Account (713) or Premier Checking account (714) or Premier Elite Checking account (715) ²		The amount you earn when you save and earn a relationship bonus	
Tier	Term	Rate	APY	\$100,000 or more		\$100,000 or more	
				Rate Increase		Rate	APY
<28 days	0 to 27 days	0.05%	0.05%	0.10%		0.15%	0.15%
1 month	28 to 88 days	0.05%	0.05%	0.10%		0.15%	0.15%
3 month	89 to 179 days	4.64%	4.75%	0.10%		4.74%	4.85%
6 month	180 to 269 days	4.64%	4.75%	0.10%		4.74%	4.85%
9 month	270 to 364 days	4.45%	4.55%	0.10%		4.55%	4.65%
1 year	365 to 544 days	4.40%	4.50%	0.10%		4.50%	4.60%
18 months	545 to 729 days	3.50%	3.56%	0.10%		3.60%	3.67%
2 years	730 to 1,094 days	3.50%	3.56%	0.10%		3.60%	3.67%
3 years	1,095 to 1,459 days	2.63%	2.67%	0.10%		2.73%	2.77%
4 years	1,460 to 1,824 days	2.48%	2.51%	0.10%		2.58%	2.61%
5 years	1,825 or more days	2.48%	2.51%	0.10%		2.58%	2.61%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

² Relationship Bonus Interest Rates are paid on eligible accounts when the account owner also has an open Premium Interest Checking, Premier Checking or Premier Elite Checking account. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus Rate Increase listed for the specific product. The rate increase is applied on CD accounts at account opening or when the CD renews, and will be calculated on the current balance in the eligible account at that time and does not change for the term of the CD.

Premier Banking Deposit Rates

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

Checking, Savings & Money Market

Premier Checking¹ (203D)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.05%	0.050%
\$5,000 to \$9,999.99	0.05%	0.050%
\$10,000 to \$24,999.99	0.06%	0.060%
\$25,000 to \$99,999.99	0.08%	0.080%
\$100,000 to \$249,999.99	0.09%	0.090%
\$250,000 or more	0.25%	0.250%

Savings¹(401S) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.010%
\$1,000 to \$4,999.99	0.40%	0.401%
\$5,000 to \$24,999.99	0.45%	0.451%
\$25,000 to \$49,999.99	0.50%	0.501%
\$50,000 to \$99,999.99	0.80%	0.803%
\$100,000 or more	0.85%	0.854%

Relationship Bonus

When you link a Premier Checking Account (714)²

Rate Increase

0.10%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

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

Rate	APY
0.11%	0.11%
0.90%	0.90%
0.95%	0.95%
1.00%	1.01%
1.30%	1.31%
1.35%	1.36%

Money Market¹ (301M) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.95%	0.95%
\$100,000.00 - \$249,999.99	1.55%	1.56%
\$250,000.00 - \$499,999.99	1.75%	1.77%
\$500,000.00 - \$999,999.99	2.00%	2.02%
\$1,000,000.00 or more	2.45%	2.48%

Relationship Bonus

When you link a Premier Checking Account (714)²

Rate Increase

0.00%
1.00%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

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

Rate	APY
0.00%	0.00%
1.95%	1.97%
2.05%	2.07%
2.25%	2.28%
2.50%	2.53%
2.95%	2.99%

Individual Retirement Account (IRA) Money Market¹ (650M) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.01%	0.01%
\$2,000 to \$9,999.99	0.95%	0.95%
\$10,000 to \$24,999.99	0.95%	0.95%
\$25,000 to \$49,999.99	0.95%	0.95%
\$50,000 to \$99,999.99	1.20%	1.21%
\$100,000 or more	1.75%	1.77%

Relationship Bonus

When you link a Premier Checking Account (714)²

Rate Increase

0.10%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

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

Rate	APY
0.11%	0.11%
1.05%	1.06%
1.05%	1.06%
1.05%	1.06%
1.30%	1.31%
1.85%	1.87%

Premier Money Market¹ (302M) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$4,999.99	0.00%	0.00%
\$5,000.00 - \$99,999.99	2.10%	2.12%
\$100,000.00 - \$249,999.99	2.50%	2.53%
\$250,000.00 - \$499,999.99	2.75%	2.79%
\$500,000.00 - \$999,999.99	2.85%	2.89%
\$1,000,000.00 or more	3.25%	3.30%

Relationship Bonus

When you link a Premier Checking Account (714)²

Rate Increase

0.00%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

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

Rate	APY
0.00%	0.00%
2.20%	2.22%
2.60%	2.63%
2.85%	2.89%
2.95%	2.99%
3.35%	3.41%

Premier Individual Retirement Account (IRA) Money Market^{1,2} (652M)

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.03%	0.03%
\$2,000 to \$9,999.99	1.95%	1.97%
\$10,000 to \$24,999.99	1.95%	1.97%
\$25,000 to \$49,999.99	1.95%	1.97%
\$50,000 to \$99,999.99	2.20%	2.22%
\$100,000 or more	2.55%	2.58%

Premier Money Market Sweep¹ (304M)

Account Balance	Rate	APY
\$0 to \$9,999.99	0.00%	0.00%
\$10,000.00 to \$99,999.99	2.00%	2.02%
\$100,000.00 - \$249,999.99	2.40%	2.43%
\$250,000.00 - \$499,999.99	2.65%	2.69%
\$500,000.00 - \$999,999.99	5.00%	5.13%
\$1,000,000.00 or more	5.00%	5.13%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time 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 (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus 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 for your new relationship pricing to 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 Elite Banking Deposit Rates

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

Checking, Savings & Money Market

Premier Elite Checking¹(204A)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.07%	0.07%
\$5,000 to \$9,999.99	0.07%	0.07%
\$10,000 to \$24,999.99	0.07%	0.07%
\$25,000 to \$99,999.99	0.10%	0.10%
\$100,000 to \$249,999.99	0.12%	0.12%
\$250,000 or more	1.00%	1.01%

Savings¹(401S) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.40%	0.40%
\$5,000 to \$24,999.99	0.45%	0.45%
\$25,000 to \$49,999.99	0.50%	0.50%
\$50,000 to \$99,999.99	0.80%	0.80%
\$100,000 or more	0.85%	0.85%

Relationship Bonus

When you link a Premier Elite Checking Account (715)²

Rate Increase
0.10%
0.50%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

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

Rate	APY
0.11%	0.11%
0.90%	0.90%
0.95%	0.95%
1.00%	1.01%
1.30%	1.31%
1.35%	1.36%

Money Market¹ (301M) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 - \$99,999.99	0.95%	0.95%
\$100,000.00 - \$249,999.99	1.55%	1.56%
\$250,000.00 - \$499,999.99	1.75%	1.77%
\$500,000.00 - \$999,999.99	2.00%	2.02%
\$1,000,000.00 or more	2.45%	2.48%

Relationship Bonus

When you link a Premier Elite Checking Account (715)²

Rate Increase
0.00%
1.00%
0.50%
0.50%
0.50%
0.50%

Total Relationship Rate

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

Rate	APY
0.00%	0.00%
1.95%	1.97%
2.05%	2.07%
2.25%	2.28%
2.50%	2.53%
2.95%	2.99%

Individual Retirement Account (IRA) Money Market¹ (650M) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.01%	0.01%
\$2,000 to \$9,999.99	0.95%	0.95%
\$10,000 to \$24,999.99	0.95%	0.95%
\$25,000 to \$49,999.99	0.95%	0.95%
\$50,000 to \$99,999.99	1.20%	1.21%
\$100,000 or more	1.75%	1.77%

Relationship Bonus

When you link a Premier Elite Checking Account (715)²

Rate Increase
0.10%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

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

Rate	APY
0.11%	0.11%
1.05%	1.06%
1.05%	1.06%
1.05%	1.06%
1.30%	1.31%
1.85%	1.87%

Premier Money Market¹ (302M) Standard Interest Rate

Account Balance	Rate	APY
\$0.01 - \$4,999.99	0.00%	0.00%
\$5,000.00 - \$99,999.99	2.10%	2.12%
\$100,000.00 - \$249,999.99	2.50%	2.53%
\$250,000.00 - \$499,999.99	2.75%	2.79%
\$500,000.00 - \$999,999.99	2.85%	2.89%
\$1,000,000.00 or more	3.25%	3.30%

Relationship Bonus

When you link a Premier Elite Checking Account (715)²

Rate Increase
0.00%
0.10%
0.10%
0.10%
0.10%
0.10%

Total Relationship Rate

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

Rate	APY
0.00%	0.00%
2.20%	2.22%
2.60%	2.63%
2.85%	2.89%
2.95%	2.99%
3.35%	3.41%

Premier Individual Retirement Account (IRA) Money Market^{1,2} (652M)

Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.03%	0.03%
\$2,000 to \$9,999.99	1.95%	1.97%
\$10,000 to \$24,999.99	1.95%	1.97%
\$25,000 to \$49,999.99	1.95%	1.97%
\$50,000 to \$99,999.99	2.20%	2.22%
\$100,000 or more	2.55%	2.58%

Premier Money Market Sweep¹ (304M)

Account Balance	Rate	APY
\$0 to \$9,999.99	0.00%	0.00%
\$10,000.00 to \$99,999.99	2.00%	2.02%
\$100,000.00 - \$249,999.99	2.40%	2.43%
\$250,000.00 - \$499,999.99	2.65%	2.69%
\$500,000.00 - \$999,999.99	5.00%	5.13%
\$1,000,000.00 or more	5.00%	5.13%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time 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 Elite Checking account. Eligible accounts are personal savings (excluding Young Savers), money market, CD, and IRA accounts. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus 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 for your new relationship pricing to 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).

Rates effective as of April 23, 2024

Premier & Premier Elite Banking Certificate of Deposit Rates

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

Premier Certificate of Deposit¹ (503T & 504T)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 to 27 days	0.33%	0.33%	0.35%	0.35%
1 month	28 to 88 days	0.33%	0.33%	0.35%	0.35%
3 month	89 to 179 days	4.74%	4.85%	4.74%	4.85%
6 month	180 to 269 days	4.74%	4.85%	4.74%	4.85%
9 month	270 to 364 days	4.55%	4.65%	4.55%	4.65%
1 year	365 to 544 days	4.50%	4.60%	4.50%	4.60%
18 months	545 to 729 days	3.60%	3.67%	3.60%	3.67%
2 years	730 to 1,094 days	3.60%	3.67%	3.60%	3.67%
3 years	1,095 to 1,459 days	2.73%	2.77%	2.76%	2.80%
4 years	1,460 to 1,824 days	2.58%	2.61%	2.61%	2.64%
5 years	1,825 or more days	2.58%	2.61%	2.61%	2.64%

Premier Individual Retirement Account (IRA) Certificate of Deposit¹ (603T & 604T)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 to 27 days	0.33%	0.33%	0.35%	0.35%
1 month	28 to 88 days	0.33%	0.33%	0.35%	0.35%
3 month	89 to 179 days	4.74%	4.85%	4.74%	4.85%
6 month	180 to 269 days	4.74%	4.85%	4.74%	4.85%
9 month	270 to 364 days	4.55%	4.65%	4.55%	4.65%
1 year	365 to 544 days	4.50%	4.60%	4.50%	4.60%
18 months	545 to 729 days	3.60%	3.67%	3.60%	3.67%
2 years	730 to 1,094 days	3.60%	3.67%	3.60%	3.67%
3 years	1,095 to 1,459 days	2.73%	2.77%	2.76%	2.80%
4 years	1,460 to 1,824 days	2.58%	2.61%	2.61%	2.64%
5 years	1,825 or more days	2.58%	2.61%	2.61%	2.64%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

Business Banking Deposit Rates

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

Checking, Savings & Money Market

Business Interest Checking ¹ (251D)		
Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.00%	0.00%
\$5,000 to \$24,999.99	0.00%	0.00%
\$25,000 to \$99,999.99	0.10%	0.10%
\$100,000 to \$249,999.99	0.10%	0.10%
\$250,000 to \$499,999.99	0.10%	0.10%
\$500,000 or more	0.10%	0.10%

Business Savings ¹ (451S) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.10%	0.10%
\$1,000 to \$4,999.99	0.55%	0.55%
\$5,000 to \$24,999.99	0.85%	0.85%
\$25,000 to \$49,999.99	0.85%	0.85%
\$50,000 to \$99,999.99	1.00%	1.01%
\$100,000 or more	1.05%	1.06%

Relationship Bonus	
When you link a Business Connect Checking Account (153) ²	
Rate Increase	
	0.10%
	0.50%
	0.50%
	0.50%
	0.50%
	0.50%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.20%	0.20%
1.05%	1.06%
1.35%	1.36%
1.35%	1.36%
1.50%	1.51%
1.55%	1.56%

Business Savings ¹ (451S) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.10%	0.10%
\$1,000 to \$4,999.99	0.55%	0.55%
\$5,000 to \$24,999.99	0.85%	0.85%
\$25,000 to \$49,999.99	0.85%	0.85%
\$50,000 to \$99,999.99	1.00%	1.01%
\$100,000 or more	1.05%	1.06%

Relationship Bonus	
When you link a Community Checking Account (156), or Business Interest Checking Account (206) ²	
Rate Increase	
	0.10%
	0.50%
	0.50%
	0.50%
	0.50%
	0.50%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.20%	0.20%
1.05%	1.06%
1.35%	1.36%
1.35%	1.36%
1.50%	1.51%
1.55%	1.56%

Business Money Market ¹ (351M) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.10%	0.10%
\$1,000.00 - \$99,999.99	1.25%	1.26%
\$100,000.00 - \$249,999.99	1.65%	1.66%
\$250,000.00 - \$499,999.99	2.00%	2.02%
\$500,000.00 - \$999,999.99	2.25%	2.28%
\$1,000,000.00 or more	2.40%	2.43%

Relationship Bonus	
When you link a Business Connect Checking Account (153) ²	
Rate Increase	
	0.10%
	1.00%
	0.50%
	0.50%
	0.50%
	0.50%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.20%	0.20%
2.25%	2.28%
2.15%	2.17%
2.50%	2.53%
2.75%	2.79%
2.90%	2.94%

Business Money Market ¹ (351M) Standard Interest Rate		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.10%	0.10%
\$1,000.00 - \$99,999.99	1.25%	1.26%
\$100,000.00 - \$249,999.99	1.65%	1.66%
\$250,000.00 - \$499,999.99	2.00%	2.02%
\$500,000.00 - \$999,999.99	2.25%	2.28%
\$1,000,000.00 or more	2.40%	2.43%

Relationship Bonus	
When you link a Community Checking Account (156), or Business Interest Checking Account (206) ²	
Rate Increase	
	0.10%
	1.00%
	0.50%
	0.50%
	0.50%
	0.50%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.20%	0.20%
2.25%	2.28%
2.15%	2.17%
2.50%	2.53%
2.75%	2.79%
2.90%	2.94%

Business Money Market Sweep ¹ (352M)		
Account Balance	Rate	APY
\$0 to \$9,999.99	0.10%	0.10%
\$10,000.00 to \$99,999.99	1.50%	1.51%
\$100,000.00 - \$249,999.99	1.90%	1.92%
\$250,000.00 - \$499,999.99	2.25%	2.28%
\$500,000.00 - \$999,999.99	2.50%	2.53%
\$1,000,000.00 or more	2.65%	2.69%

IOLTA (Attorney Client Trust Checking) ¹ (253D)		
Account Balance	Rate	APY
\$0.01 to \$49,999.99	3.58%	3.64%
\$50,000 to 99,999.99	3.58%	3.64%
\$100,000 or more	3.58%	3.64%

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

² Relationship Interest Rates are paid on eligible accounts when the primary owner of the Business Connect Checking, 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. Total Relationship Rates are the sum of the Standard Interest Rate and the Relationship Bonus 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 for your new relationship pricing to 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).

Business Certificate of Deposit Rates

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

Certificate of Deposit ¹ (551T & 552T)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 - 27 days	0.04%	0.04%	0.08%	0.08%
1 month	28 to 88 days	0.04%	0.04%	0.08%	0.08%
3 month	89 to 179 days	4.74%	4.85%	4.74%	4.85%
6 month	180 to 269 days	4.74%	4.85%	4.74%	4.85%
9 month	270 to 364 days	4.55%	4.65%	4.55%	4.65%
1 year	365 to 544 days	4.50%	4.60%	4.50%	4.60%
18 months	545 to 729 days	3.60%	3.67%	3.60%	3.67%
2 years	730 to 1,094 days	3.60%	3.67%	3.60%	3.67%
3 years	1,095 to 1,459 days	2.70%	2.74%	2.73%	2.77%
4 years	1,460 to 1,824 days	2.55%	2.58%	2.58%	2.61%
5 years	1,825 or more days	2.55%	2.58%	2.58%	2.61%

Premium Business Certificate of Deposit² (553T)

Account Balance:		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY
<28 days	0 - 27 days	0.05%	0.05%
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	4.74%	4.85%
6 month	180 to 269 days	4.74%	4.85%
9 month	270 to 364 days	4.55%	4.65%
1 year	365 to 544 days	4.50%	4.60%
18 months	545 to 729 days	3.60%	3.67%
2 years	730 to 1,094 days	3.60%	3.67%
3 years	1,095 to 1,459 days	2.73%	2.77%
4 years	1,460 to 1,824 days	2.58%	2.61%
5 years	1,825 or more days	2.58%	2.61%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

² Premium Business Certificate of Deposit is available to customers when the account owner also has an open Business Connect Checking, Business Interest Checking, Community Checking, or Commercial Analyzed Checking account.

Public Funds Account Banking Deposit Rates

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

Public Funds Interest Checking ¹ (252D)		
Account Balance	Rate	APY
\$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	0.10%	0.10%
\$100,000 to \$249,999.99	0.10%	0.10%
\$250,000 to \$499,999.99	0.10%	0.10%
\$500,000 or more	0.10%	0.10%

Public Funds Savings ¹ (452S)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	1.00%	1.01%
\$5,000 to \$24,999.99	1.25%	1.26%
\$25,000 to \$49,999.99	1.25%	1.26%
\$50,000 to \$99,999.99	1.25%	1.26%
\$100,000 or more	1.30%	1.31%

Public Funds Money Market ¹ (353M)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.10%	0.10%
\$1,000.00 - \$99,999.99	1.50%	1.51%
\$100,000.00 - \$249,999.99	1.90%	1.92%
\$250,000.00 - \$499,999.99	2.25%	2.28%
\$500,000.00 - \$999,999.99	2.50%	2.53%
\$1,000,000.00 or more	2.65%	2.69%

Public Funds Certificate of Deposit ¹ (554T & 555T)					
Account Balance		\$0.01 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
<28 days	0 - 27 days	0.04%	0.04%	0.08%	0.08%
1 month	28 to 88 days	0.04%	0.04%	0.08%	0.08%
3 month	89 to 179 days	4.74%	4.85%	4.74%	4.85%
6 month	180 to 269 days	4.74%	4.85%	4.74%	4.85%
9 month	270 to 364 days	4.55%	4.65%	4.55%	4.65%
1 years	365 to 544 days	4.50%	4.60%	4.50%	4.60%
18 months	545 to 729 days	3.60%	3.67%	3.60%	3.67%
2 years	730 to 1,094 days	3.60%	3.67%	3.60%	3.67%
3 years	1,095 to 1,459 days	2.70%	2.74%	2.73%	2.77%
4 years	1,460 to 1,824 days	2.55%	2.58%	2.58%	2.61%
5 years	1,825 or more days	2.55%	2.58%	2.58%	2.61%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change at any time without notice, and are generally effective as of the date indicated above. For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.