

CHECKING

Effective date: 12/06/2022

Account Name	Minimum to Open	Minimum to Earn Dividend	Dividend Rate	APY
Free Incredible Interest Checking¹	\$5	\$3-\$15,000.00	1.49%	1.50%
		\$15,000.01 or more	0.10%	0.10%
Premium Perks Checking³	\$5	\$61 - \$5,000.00	0.10%	0.10%
		\$5,000.01 or more	0.15%	0.15%
Remarkable Rewards Checking²	\$5	\$6 - \$25,000	0.50%	0.50%
		\$25,000.01 or more	0.15%	0.15%
Incredible Interest Money Market Account⁴	\$25,000	\$12 - \$250,000	0.75%	0.75%
		\$250,000.01 or more	0.25%	0.25%
Premium Money Market Account⁵	\$1,000	\$61 - \$49,999.99	0.15%	0.15%
		\$50,000 or more	0.30%	0.30%

APY – Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Membership requirements apply.

¹ Incredible Interest qualifications each cycle: you must have 15 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), access your account through online banking at least once per qualification cycle, receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). This account may not be used for commercial purposes. Membership requirements apply. Up to \$25 in ATM fee refunds per cycle when qualifications are met (maximum fee of \$4.99 per ATM transaction). Balances up to \$15,000 receive an APY of 1.50% if qualifications are met. Balances over \$15,000 earn 0.10% on the portion of the balance over \$15,000 if qualifications are met. An APY of 0.05% applies to all balances if qualifications are not met.

² (No longer offered) Remarkable Rewards Checking Qualifications each cycle: you must have 10 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account). Access your account through online banking at least once per qualification cycle, receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). Unlimited ATM fee refunds per cycle when qualifications are met. This account may not be used for commercial purposes. Membership requirements apply. Deposit Interest rate tiers are as follows: 0.50% APY applies to balances of \$.01 – \$25,000 and 0.15% APY applies to balances over \$25,000 as long as all qualifications are met per qualification cycle. 0.05% APY applies to all balances if qualifications are not met.

³ Monthly service charge of \$10 if balance falls below \$1,000 minimum balance per statement cycle.

⁴ An average ledger balance a of \$25,000.00 must be maintained in your account to avoid a service charge fee. If, during any statement cycle, your average ledger balance falls below the required minimum average ledger balance, your account will be subject to a service charge fee of \$30.00 for that statement cycle. E-statements are a requirement of the account. Fees may reduce earnings. Membership requirements apply. Balances up to \$250,000.00 receive an APY of 0.75%. Balances over \$250,000.00 receive an APY of 0.25% on the portion of the balance over \$250,000.00.

⁵ Monthly service charge of \$5 if balance falls below \$1,000 minimum balance per statement cycle.



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 Equal Housing Opportunity
NMLS ID# 517287

SAVINGS

Effective date: 12/06/2022

Account Name	Minimum to Open	Minimum to Earn Dividend	Dividend Rate	APY
Membership Savings Account	\$5	\$61	0.10%	0.10%
Club Accounts	\$5	\$61	0.10%	0.10%
Sterling Set²	\$5	\$61 - \$1,999.99	0.10%	0.10%
		\$2,000 or more	0.15%	0.15%
Premium Savings	\$5	\$40 - \$50,000	0.15%	0.15%
		\$50,000.01 or more	0.35%	0.35%
Incredible Interest Savings¹	\$5	\$12 - \$250,000	1.00%	1.00%
		\$250,000.01 or more	0.10%	0.10%

APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Membership requirements apply.

¹APY - Annual Percentage Yield. Rates are subject to change and may change without notice. \$5.00 minimum to open. To obtain the stated APY the Incredible Interest Checking monthly qualifications (listed above) must be met. Balances up to \$250,000 receive an APY of 1.00% and balances over \$250,000 earn 0.10% APY on the portion of the balance over \$250,000 if qualifications are met. An APY of 0.05% applies to all balances if qualifications are not met. This account may not be used for commercial purposes. You must have an Incredible Interest Checking account in order to open an Incredible Interest with Savings account. Membership requirements apply.

²Account no longer offered



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CD/IRA

Effective date: 02/02/2023

	Minimum to Open and Earn Dividend	Dividend Rate	APY
Term Share Certificates			
3 Month	\$500	0.50%	0.50%
6 Month	\$500	0.65%	0.65%
9 Month Special ¹	\$500	3.68%	3.75%
12 Month	\$500	3.68%	3.75%
17 Month Special ¹	\$500	4.31%	4.40%
18 Month	\$500	1.00%	1.00%
24 Month	\$500	1.19%	1.20%
36 Month	\$500	1.49%	1.50%
48 Month	\$500	1.98%	2.00%
60 Month	\$500	2.96%	3.00%
Term Share IRAs			
12 Month	\$500	3.68%	3.75%
17 Month Special ¹	\$500	4.31%	4.40%
18 Month	\$500	1.00%	1.00%
24 Month	\$500	1.19%	1.20%
36 Month	\$500	1.49%	1.50%
48 Month	\$500	1.98%	2.00%
60 Month	\$500	2.96%	3.00%
Daily IRA Savings Account	\$5	0.25%	0.25%

APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Early withdrawal penalties may be imposed. Membership requirements apply.

¹Terms and APY are available for a limited time only and may be withdrawn without notice.

Relationship CD/IRA Accounts no longer offered.



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