

PRIMARY BANK COMMERCIAL DEPOSIT RATES

Effective Date: January 1, 2020

| Primary Plus Checking | Interest Rate ² | APY ¹ |
|---|----------------------------|------------------|
| \$0.01 - \$999.99 | 0.00% | 0.00% |
| \$1,000.00 and above | 0.05% | 0.05% |
| IOLTA Account | Interest Rate ² | APY ¹ |
| \$0.01 and above | 0.05% | 0.05% |
| Primary Business Statement Savings | Interest Rate ² | APY ¹ |
| \$0.01 and above | 0.10% | 0.10% |
| Choice Business Money Market ⁴ | Interest Rate ² | APY ¹ |
| \$0.01 - \$500,000.99 | 1.10% | 1.11% |
| \$500,001.00 and above | 1.10% | 1.11% |
| Primary Business Money Market | Interest Rate ² | APY ¹ |
| \$0.01 - \$2,499.99 | 0.00% | 0.00% |
| \$2,500.00 - \$9,999.99 | 0.10% | 0.10% |
| \$10,000.00 - \$24,999.99 | 0.20% | 0.20% |
| \$25,000.00 - \$99,999.99 | 0.30% | 0.30% |
| \$100,000.00 and above | 0.35% | 0.35% |
| Certificates of Deposit | Interest Rate ² | APY ¹ |
| 6 Month ³ | 0.45% | 0.45% |
| 12 Month ³ | 1.74% | 1.75% |
| 15 Month ⁵ | 1.83% | 1.85% |
| 18 Month ³ | 2.00% | 2.02% |
| 2 Year ³ | 1.74% | 1.75% |
| 3 Year ³ | 2.28% | 2.30% |
| 4 Year ³ | 2.28% | 2.30% |
| 5 Year ³ | 2.28% | 2.30% |

¹ APY = Annual Percentage Yield

² Rates are subject to change at the Bank's discretion after the account is opened. Applicable fees may reduce earnings.

³ No minimum balance requirements. Penalties for early withdrawal may apply.

⁴ Minimum deposit to open is \$10,000.

⁵ Minimum deposit to open is \$10,000. Penalties for early withdrawal may apply.

