

# PRIMARY BANK CONSUMER DEPOSIT RATES

Effective Date: December 1, 2018

Primary Interest Checking	Interest Rate <sup>2</sup>	APY <sup>1</sup>
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 and above	0.10%	0.10%
Primary Statement Savings	Interest Rate <sup>2</sup>	APY <sup>1</sup>
\$0.01 and above	0.10%	0.10%
Choice Money Market <sup>5</sup>	Interest Rate <sup>2</sup>	APY <sup>1</sup>
\$0.01 - \$500,000.99	1.10%	1.11%
\$500,001.00 and above	0.55%	0.55%
Primary Money Market	Interest Rate <sup>2</sup>	APY <sup>1</sup>
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 - \$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%
Health Savings Account	Interest Rate <sup>2</sup>	APY <sup>1</sup>
\$0.01 - \$2,499.99	0.10%	0.10%
\$2,500.00 - \$9,999.99	0.20%	0.20%
\$10,000.00 - \$24,999.99	0.30%	0.30%
\$25,000.00 and above	0.35%	0.35%
CDs and IRAs	Interest Rate <sup>3</sup>	APY <sup>1</sup>
6 MONTH <sup>4</sup>	0.45%	0.45%
12 MONTH <sup>4</sup>	1.24%	1.25%
15 MONTH <sup>7</sup>	2.47%	2.50%
18 MONTH <sup>4</sup>	2.00%	2.02%
2 YEAR <sup>4</sup>	1.49%	1.50%
30 MONTH <sup>7</sup>	2.99%	3.03%
30 MONTH SIMPLE STEP CD <sup>6</sup>	2.23%   2.47%   2.96% <sup>6</sup>	2.25%   2.50%   3.00% <sup>6</sup>
3 YEAR <sup>4</sup>	2.47%	2.50%
4 YEAR <sup>4</sup>	2.47%	2.50%
5 YEAR <sup>4</sup>	2.47%	2.50%

<sup>1</sup> APY = Annual Percentage Yield | <sup>2</sup> Rates are subject to change at the Bank's discretion after the account is opened. Applicable fees may reduce earnings.

<sup>3</sup> Rates are subject to change at the Bank's discretion. | <sup>4</sup> No minimum balance requirements. Penalties for early withdrawal may apply. | <sup>5</sup> Minimum deposit to open is \$10,000.

<sup>6</sup> Minimum deposit to open is \$5,000. Penalties for early withdrawal may apply. Automatic rate increase at months 13 and 25. CDs only. IRAs are not eligible.

<sup>7</sup> Minimum deposit to open is \$10,000. Penalties for early withdrawal may apply.

