

# PRIMARY BANK CONSUMER DEPOSIT RATES

Effective Date: January 1, 2020

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	1.10%	1.11%
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>	1.74%	1.75%
15 Month <sup>6</sup>	1.83%	1.85%
18 Month <sup>4</sup>	2.00%	2.02%
2 Year <sup>4</sup>	1.74%	1.75%
3 Year <sup>4</sup>	2.28%	2.30%
4 Year <sup>4</sup>	2.28%	2.30%
5 Year <sup>4</sup>	2.28%	2.30%

<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 \$10,000. Penalties for early withdrawal may apply.

