

PRIMARY BANK CONSUMER DEPOSIT RATES

Effective Date: January 1, 2019

Primary Interest Checking	Interest Rate ²	APY ¹
\$0.01 - \$999.99	0.00%	0.00%
\$1,000.00 and above	0.10%	0.10%
Primary Statement Savings	Interest Rate ²	APY ¹
\$0.01 and above	0.10%	0.10%
Choice Money Market ⁵	Interest Rate ²	APY ¹
\$0.01 - \$500,000.99	1.10%	1.11%
\$500,001.00 and above	0.55%	0.55%
Primary Money Market	Interest Rate ²	APY ¹
\$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 ²	APY ¹
\$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 ³	APY ¹
6 MONTH ⁴	0.45%	0.45%
12 MONTH ⁴	1.24%	1.25%
15 MONTH ⁷	2.47%	2.50%
18 MONTH ⁴	2.00%	2.02%
2 YEAR ⁴	1.49%	1.50%
30 MONTH ⁷	2.99%	3.03%
30 MONTH SIMPLE STEP CD ⁶	2.23% 2.47% 2.96% ⁶	2.25% 2.50% 3.00% ⁶
3 YEAR ⁴	2.47%	2.50%
4 YEAR ⁴	2.47%	2.50%
5 YEAR ⁴	2.47%	2.50%

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

⁶ 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.

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

