



Effective Date: 12/01/2025

## Business Account Rate Disclosure

| Account Type             | Minimum Balance Requirements /<br>Minimum Balance to Earn the<br>Stated APY | Prospective<br>Dividend<br>Rate | Annual<br>Percentage<br>Yield (APY) |
|--------------------------|-----------------------------------------------------------------------------|---------------------------------|-------------------------------------|
| Business Savings         | \$ 5.00                                                                     | 0.20%                           | 0.20%                               |
| Business Money<br>Market | \$ 0.00 - \$ 1,999.99                                                       | 0.20%                           | 0.20%                               |
|                          | \$ 2,000.00 - \$ 24,999.99                                                  | 0.40%                           | 0.40%                               |
|                          | \$ 25,000.00 - \$ 49,999.99                                                 | 0.50%                           | 0.50%                               |
|                          | \$ 50,000.00 - \$499,999.99                                                 | 0.60%                           | 0.60%                               |
|                          | \$500,000.00 and greater                                                    | 1.24%                           | 1.25%                               |

| Account Type                         | Term      | Minimum<br>Balance<br>Requirements | Prospective<br>Dividend<br>Rate | Annual<br>Percentage<br>Rate (APY) |
|--------------------------------------|-----------|------------------------------------|---------------------------------|------------------------------------|
| Business Term<br>Share (Fixed Rates) | 91 Day:   | \$ 1,000.00                        | 2.50%                           | 2.53%                              |
|                                      |           | \$50,000.00                        | 2.60%                           | 2.63%                              |
|                                      |           | \$99,000.00                        | 2.70%                           | 2.74%                              |
|                                      | 6 Month:  | \$ 1,000.00                        | 3.92%                           | 4.00%                              |
|                                      |           | \$50,000.00                        | 4.02%                           | 4.10%                              |
|                                      |           | \$99,000.00                        | 4.11%                           | 4.20%                              |
|                                      | 12 Month: | \$ 1,000.00                        | 4.06%                           | 4.14%                              |
|                                      |           | \$50,000.00                        | 4.15%                           | 4.24%                              |
|                                      |           | \$99,000.00                        | 4.25%                           | 4.34%                              |
|                                      | 24 Month: | \$ 1,000.00                        | 3.34%                           | 3.40%                              |
|                                      |           | \$50,000.00                        | 3.44%                           | 3.50%                              |
|                                      |           | \$99,000.00                        | 3.54%                           | 3.60%                              |
|                                      | 36 Month: | \$ 1,000.00                        | 3.45%                           | 3.51%                              |
|                                      |           | \$50,000.00                        | 3.55%                           | 3.61%                              |
|                                      |           | \$99,000.00                        | 3.64%                           | 3.71%                              |
|                                      | 60 Month: | \$ 1,000.00                        | 3.49%                           | 3.55%                              |
|                                      |           | \$50,000.00                        | 3.59%                           | 3.66%                              |
|                                      |           | \$99,000.00                        | 3.69%                           | 3.76%                              |