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APY

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*Annual Percentage Yield (APY) effective 9/1/2023. Tiered interest rates based on account balance are variable and subject to change. Top tier yield of 4.00% APY on balances \$500,000.00 or greater. Account balances of \$250,000.00 to \$499,999.99 receive 3.45% APY; \$100,000.00 to \$249,999.99 receive 2.75% APY; \$10,000.00 to \$99,999.99 receive 1.50% APY; account balances less than \$10,000.00 receive 0.25% APY. Interest is compounded and credited to the account monthly. Fees may reduce earnings. \$10,000.00 minimum deposit required to open account. A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 any day of the statement cycle. A service charge of \$10.00 will be imposed every statement cycle if the number of debit transactions (withdrawal, check paid, electronic funds transfer, or payment out of your account) exceeds 10 (ten) debit transactions in the statement cycle. An additional \$1.00 service charge will be imposed for every additional debit.

