

Rate Schedule for Business Accounts

Please see the Personal Deposit Account Disclosures, Truth-in-Savings Disclosure and Deposit Account Service Fee Schedule for specific account terms and conditions. A copy is available upon request.

Annual Percentage Yields are accurate as of: 5/22/2019

The interest rate and annual percentage yield may change at any time, as often as daily, at our discretion. Fees may reduce earnings on accounts.

Business Checking Accounts	Minimum Balance to Open	Account Balance	Interest Rate	Annual Percentage Yield
Checking Plus Interest ¹	\$500.00	Less than \$50,000.00	0.10%	0.10%
		\$50,000.00 - \$99,999.99	0.15%	0.15%
		\$100,000.00-\$249,999.99	0.18%	0.18%
		\$250,000.00-\$499,999.99	0.20%	0.20%
		\$500,000.00 or greater	0.20%	0.20%

¹ Ownership restrictions apply. CPI is also used for Attorney/Client State Bar Accounts

Business Savings and Money Market Accounts	Minimum Balance to Open	Account Balance	Interest Rate	Annual Percentage Yield
Business Savings	\$500.00	All balances	0.10%	0.10%
Business Money Market	\$1,000.00	Less than \$10,000.00	0.20%	0.20%
		\$10,000.00-\$49,999.99	0.30%	0.30%
		\$50,000.00-\$99,999.99	0.35%	0.35%
		\$100,000.00-\$249,999.99	0.40%	0.40%
		\$250,000.00-\$499,999.99	0.40%	0.40%
		\$500,000.00-\$999,999.99	0.40%	0.40%
		\$1,000,000.00 or greater	0.40%	0.40%

For Certificates of Deposit (CDs), the interest rate and Annual Percentage Yield are effective for the entire term of the CD unless otherwise indicated. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings.

Business Certificates of Deposit	Minimum Balance to Open	Account Balance	Interest Rate	Annual Percentage Yield
3 Month	\$1,000.00	\$1,000.00-\$99,999.99	0.75%	0.75%
6 Month	\$1,000.00	\$1,000.00-\$99,999.99	1.00%	1.01%
1 Year	\$1,000.00	\$1,000.00-\$99,999.99	1.40%	1.41%
18 Month	\$1,000.00	\$1,000.00-\$99,999.99	1.45%	1.46%
2 Year	\$1,000.00	\$1,000.00-\$99,999.99	1.70%	1.71%
3 Year	\$1,000.00	\$1,000.00-\$99,999.99	1.70%	1.71%
4 Year	\$1,000.00	\$1,000.00-\$99,999.99	1.80%	1.82%
5 Year	\$1,000.00	\$1,000.00-\$99,999.99	1.90%	1.92%
Flex CD - 15 Months ¹	Renewals Only	Less than \$100,000.00	1.40%	1.41%

¹ Requires an Exchange Bank checking account. Additional deposit of \$10,000 allowed during the term. Early withdrawal penalty waived on maximum of two withdrawals after six days of opening or after six days of any additional deposit or partial withdrawal.

Business Certificates of Deposit (over \$100,000)	Minimum Balance to Open	Account Balance ¹	Interest Rate	Annual Percentage Yield
3 Month	\$100,000.00	\$100,000.00 or greater	0.80%	0.80%
6 Month	\$100,000.00	\$100,000.00 or greater	1.05%	1.06%
1 Year	\$100,000.00	\$100,000.00 or greater	1.45%	1.46%
18 Month	\$100,000.00	\$100,000.00 or greater	1.50%	1.51%
2 Year	\$100,000.00	\$100,000.00 or greater	1.75%	1.77%
3 Year	\$100,000.00	\$100,000.00 or greater	1.75%	1.77%
4 Year	\$100,000.00	\$100,000.00 or greater	1.85%	1.87%
5 Year	\$100,000.00	\$100,000.00 or greater	1.95%	1.97%
Flex CD - 15 Months ²	\$100,000.00	\$100,000.00 or greater	1.45%	1.46%

¹ For new CDs of \$5 million or more, prior approval is required.

² Requires an Exchange Bank checking account. Additional deposit of \$10,000 allowed during the term. Early withdrawal penalty waived on maximum of two withdrawals after six days of opening or after six days of any additional deposit or partial withdrawal.