



Online Checking Account

Balance	Interest rate	APY ¹
\$0.01-\$2,499.99	0.25%	0.25%
\$2,500 or greater	0.35%	0.35%

Rates effective as of 12/11/2025

This account can only be opened online.

Minimum Balance to Open – There is a \$100.00 minimum deposit required to open an Online Checking account.

Minimum Balance Requirements – For minimum balances required to obtain APYs, refer to the rates and balances listed in the Rate Information section above.

Please note that an account with a zero balance for more than 30 calendar days will result in your account being closed by us without prior notice, as further described in the Deposit Account Agreement.

Monthly Maintenance Fee – \$0.00

Transaction limitations – There are no transaction limitations associated with this account.

Annual Percentage Yield (APY) – The annual percentage yield disclosed assumes that your account balance and interest will remain on deposit for one year. Fees may reduce earnings.

Compounding and crediting frequency – Interest will be compounded daily and credited to your account monthly.

Determination of rate and frequency of changes – At our discretion, we may change the interest rate on your account at any time.

Variable rate information – Your interest rate and annual percentage yield may change at any time. Fees may reduce earnings.

Limitation on Rate Changes – There are no maximum or minimum interest rate limits for this account.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Effect of closing an account – If you close your account before interest is credited, you will not receive the accrued interest.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks). We reserve the right to require no fewer than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.)

¹ APY means Annual Percentage Yield.

Fees and Charges. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.