

Rate Sheet
Personal Checking Accounts
Effective January 1, 2021



Personal Deposit Accounts	Balance Tier	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Advantage Checking	less than \$10,000	\$100	\$0.01	0.05%	0.05%
Advantage Checking	\$10,000+	\$100	\$10,000	0.05%	0.05%
Advantage Checking	\$25,000+	\$100	\$25,000	0.05%	0.05%
Advantage Checking	\$50,000+	\$100	\$50,000	0.07%	0.07%
Advantage Checking	\$100,000+	\$100	\$100,000	0.07%	0.07%
Rewards Checking	less than \$10,000	\$100	\$0.01	0.05%	0.05%
Rewards Checking	\$10,000+	\$100	\$10,000	0.05%	0.05%
Rewards Checking	\$25,000+	\$100	\$25,000	0.05%	0.05%
Rewards Checking	\$50,000+	\$100	\$50,000	0.07%	0.07%
Rewards Checking	\$100,000+	\$100	\$100,000	0.07%	0.07%
Money Market	less than \$10,000	\$1,000	\$0.01	0.05%	0.05%
Money Market	\$10,000+	\$1,000	\$10,000	0.05%	0.05%
Money Market	\$25,000+	\$1,000	\$25,000	0.05%	0.05%
Money Market	\$50,000+	\$1,000	\$50,000	0.07%	0.07%
Money Market	\$100,000+	\$1,000	\$100,000	0.07%	0.07%
Savings	\$4999 or less	\$50	\$0.01	0.05%	0.05%
Savings	\$4,999.01+	\$50	\$4,999.01	0.05%	0.05%
Savings	\$9,999.01+	\$50	\$9,999.01	0.05%	0.05%
Savings	\$24,999.01+	\$50	\$24,999.01	0.07%	0.07%
Health Savings Account	none	\$0.01	\$0.01	0.07%	0.07%

Additional Information: Rates are subject to change at any time without notice. Please contact a Universal Banker at any branch location for further information and applicable disclosures. Fees may reduce earnings. MEMBER FDIC