



Checking Accounts

Account Type	Minimum to Open	Daily Balance to Earn APY	Interest Rate	APY
Basic Checking	\$50	N/A	N/A	N/A
Lifestyle 50 Checking	\$50	\$0.01 - \$7,499	0.05%	0.05%
		\$7,500 and above	0.10%	0.10%
VIP Interest Checking	\$50	\$0.01 - \$7,499	0.05%	0.05%
		\$7,500 - \$49,999	0.25%	0.25%
		\$50,000 - \$249,999	0.30%	0.30%
		\$250,000 and above	0.50%	0.50%

Savings Accounts

Account Type	Minimum to Open	Daily Balance to Earn APY	Interest Rate	APY
Kids Savings	\$25	\$0.01- All balances	0.15%	0.15%
Regular Savings	\$25	\$0.01- All balances	0.25%	0.25%
Bonus Savings	\$50	\$0.01 - \$9,999	0.05%	0.05%
		\$10,000 - \$49,999	0.25%	0.25%
		\$50,000 - \$99,999	0.50%	0.50%
		\$100,000 - \$199,999	0.60%	0.60%
		\$200,000 - \$499,999	0.65%	0.65%
		\$500,000 and above	0.65%	0.65%

Consumer Money Market Accounts

Account Type	Minimum to Open	Daily Balance to Earn APY	Interest Rate	APY
Consumer Money Market	\$50	\$0.01 - \$ 9,999	0.05%	0.05%
		\$10,000 - \$49,999	0.10%	0.10%
		\$50,000 - \$99,999	0.40%	0.40%
		\$100,000 - \$199,999	0.75%	0.75%
		\$200,000 - \$499,999	0.75%	0.75%
		\$500,000 and above	0.75%	0.75%

Certificate of Deposit Accounts

Account Type	Minimum to Open	\$1,000 - \$9,999.99		\$10,000 and above	
		Interest Rate	APY	Interest Rate	APY
3 Month Certificate of Deposit	\$1,000	0.05%	0.05%	0.15%	0.15%
5, 6 & 7 Month Certificate of Deposit	\$1,000	0.15%	0.15%	0.25%	0.25%
9 & 11 Month Certificate of Deposit	\$1,000	0.15%	0.15%	0.25%	0.25%
12 Month Certificate of Deposit	\$1,000	0.25%	0.25%	0.85%	0.85%
13 Month Certificate of Deposit	\$1,000	0.25%	0.25%	0.25%	0.25%
15 Month Certificate of Deposit	\$1,000	0.25%	0.25%	0.65%	0.65%
18 Month Certificate of Deposit	\$1,000	0.25%	0.25%	0.75%	0.75%
2 Yr Certificate of Deposit	\$1,000	0.25%	0.25%	0.99%	1.00%
3 Yr Certificate of Deposit	\$1,000	0.25%	0.25%	0.99%	1.00%
4 Yr Certificate of Deposit	\$1,000	0.25%	0.25%	0.99%	1.00%
5 Yr Certificate of Deposit	\$1,000	0.25%	0.25%	0.99%	1.00%

Scholarship Certificate of Deposit Accounts

Account Type	Minimum to Open	Interest Rate	APY
Bing Wong Scholarship CD**	\$100	0.50 %	0.50%

**Only individuals who receive an award from the Bing Wong Foundation are eligible for this Account. Account matures when the account beneficiary reaches age 18.

Interest Rates and Annual Percentage Yields (APY) are accurate as of the date shown above. Interest Rates and APYs on Checking, Savings, and Consumer Money Market Accounts are variable and can change after account opening. An early withdrawal penalty may be imposed on Certificate of Deposit Accounts. Fees could reduce the earnings on your account. Please refer to the Account Agreement and Account Details brochure for additional terms.





Business Money Market Account

Daily Balance to Earn APY	Interest Rate	APY
\$0.01 - \$9,999	0.05%	0.05%
\$10,000 - \$49,999	0.10%	0.10%
\$50,000 - \$99,999	0.30%	0.30%
\$100,000 - \$199,999	0.50%	0.50%
\$200,000 - 499,999	0.75%	0.75%
\$500,000 and above	0.75%	0.75%

Minimum opening deposit is \$50.00

Business Checking

Account Type	\$2,500-\$9,999.99		\$10,000-\$24,999.99		\$25,000 and above	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Executive 50	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Executive 50 Interest	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Executive 100	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Executive 100 Interest	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Executive 250	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Executive 250 Interest	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

Analyzed Business

Earnings allowance 0.75%

Minimum opening deposit is \$50.00 – Business Interest Checking only available to Sole Proprietors and Non-Profit Organizations



Annual percentage yields (APY) are accurate as of the date shown above. Rates may change after account opening. Fees could reduce earnings on accounts.