

Product Name ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,4}	Annual Percentage Yield ²
Attain Checking^a	\$200	\$0.01 - \$9,999.99	0.01%	0.01%
		\$10,000 - \$24,999.99	0.01%	0.01%
		\$25,000 - \$49,999.99	0.01%	0.01%
		\$50,000 - \$99,999.99	0.01%	0.01%
		\$100,000 - \$249,999.99	0.01%	0.01%
		\$250,000 & above	0.01%	0.01%
Grow Savings^a	\$25	\$0.01	0.01%	0.01%
IRA Savings^a	\$100	\$0.01	0.01%	0.01%
Coverdell Education Savings^a	\$100	\$0.01 - \$249.99	0.01%	0.01%
		\$250 and above	0.01%	0.01%
Thrive Money Market^{a,f}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.05%	0.05%
		\$100,000 - \$249,999.99	0.10%	0.10%
		\$250,000 and over	0.15%	0.15%
Thrive Money Market Special^{a,c,h}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	4.22%	4.30%
		\$25,000 - \$49,999.99	4.22%	4.30%
		\$50,000 - \$99,999.99	4.22%	4.30%
		\$100,000 - \$249,999.99	4.22%	4.30%
		\$250,000 and over	4.22%	4.30%
Prosper Money Market^{a,f}	\$100	\$0.01 - \$2,499.99	0.05%	0.05%
		\$2,500 - \$4,999.99	0.05%	0.05%
		\$5,000 - \$9,999.99	0.05%	0.05%
		\$10,000 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.10%	0.10%
		\$50,000 - \$99,999.99	0.15%	0.15%
		\$100,000 - \$249,999.99	0.30%	0.30%
		\$250,000 - \$499,999.99	0.50%	0.50%
		\$500,000 - \$999,999.99	0.75%	0.75%
		\$1,000,000 and above	1.00%	1.00%

Footnotes

- 1 The daily balance method is used to calculate the interest. This method applies a daily periodic rate to the principal in the account each day.
- 2 APY may be higher than the interest rate resulting from compounding.
- 3 Interest rates are subject to change at the Bank's discretion.
- 4 Accrual of interest on noncash deposits - Interest begins to accrue no later than the Business Day we receive credit for the deposit of noncash items (for example, Checks).
- 5 For CDs, accrual of interest on noncash deposits - Interest begins to accrue on the Business Day we receive and deposit your noncash items (for example, Checks)
- a) The interest rate and annual percentage yield may change after account opening.
- b) A penalty may be imposed for early withdrawal.
- c) Additional requirements apply to earn stated rate.
- d) Promotional CDs renew into standard CD terms at maturity.
- e) Earn .05% additional interest on any Certificate of Deposit with an Attain Checking account. The additional interest is only available:
 - A) At the time of opening a new Certificate of Deposit or B) During the Certificate of Deposit renewal period. Existing Certificate of Deposit accounts are eligible upon maturity.
- f) Available for online account origination
- g) Minimum opening deposit requirements: New CD Accounts - \$10,000 of qualifying new money.
 - To qualify for the promotional rate, new money must not have been previously deposited at the bank. Contact your local branch to open.
- h) You must make a minimum deposit of \$10,000 of qualifying new money into your new Thrive Money Market account.
 - To qualify for the promotional rate, new money must not have been previously deposited at the bank. Contact your local branch to open.
- i) You must make a minimum deposit of \$100,000 of qualifying new money into your new Premium Personal Money Market account.
 - To qualify for the promotional rate, new money must not have been previously deposited at the bank. Contact your local branch to open.
- j) Individual Retirement Accounts (IRA CD) are placed within time deposit accounts. Unless otherwise noted, IRA CD have the same terms conditions and penalties as the time deposit account of choice.
 - Additional funds can be added midterm to an IRA CD at a minimum of \$500 per addition
- k) Bump Rate Time Deposit Rate Adjustments - Your interest rate and annual percentage yield may change.
 - You are permitted to request one rate adjustment during the term of the Bump Rate Time Deposit Account prior to maturity to the then current Bump Rate Time Deposit Account interest rate in effect. Rate adjustment will not exceed Interest Rate (Initial) + 5.00%

Product Name ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,4}	Annual Percentage Yield ²
Premium Personal Money Market ^{a,f}	\$100,000	\$0.01 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.10%	0.10%
		\$100,000 - \$499,999.99	0.20%	0.20%
		\$500,000 - \$999,999.99	0.20%	0.20%
		\$1,000,000 - \$2,999,999.99	0.50%	0.50%
		\$3,000,000 - \$4,999,999.99	0.50%	0.50%
Premium Personal Money Market Special ^{a,c,i}	\$100,000	\$5,000,000 and above	0.50%	0.50%
		\$0.01 - \$24,999.99	0.05%	0.05%
		\$25,000 - \$49,999.99	0.05%	0.05%
		\$50,000 - \$99,999.99	0.10%	0.10%
		\$100,000 - \$499,999.99	4.41%	4.50%
		\$500,000 - \$999,999.99	4.41%	4.50%
		\$1,000,000 - \$2,999,999.99	4.41%	4.50%
\$3,000,000 - \$4,999,999.99	4.41%	4.50%		
		\$5,000,000 and above	4.41%	4.50%

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- 4 Accrual of interest on noncash deposits - Interest begins to accrue no later than the Business Day we receive credit for the deposit of noncash items (for example, Checks).
- 5 For CDs, accrual of interest on noncash deposits - Interest begins to accrue on the Business Day we receive and deposit your noncash items (for example, Checks)
 - a) The interest rate and annual percentage yield may change after account opening.
 - b) A penalty may be imposed for early withdrawal.
 - c) Additional requirements apply to earn stated rate.
 - d) Promotional CDs renew into standard CD terms at maturity.
 - e) Earn .05% additional interest on any Certificate of Deposit with an Attain Checking account. The additional interest is only available:
 - A) At the time of opening a new Certificate of Deposit or B) During the Certificate of Deposit renewal period. Existing Certificate of Deposit accounts are eligible upon maturity.
 - f) Available for online account origination
 - g) Minimum opening deposit requirements: New CD Accounts - \$10,000 of qualifying new money.
 - To qualify for the promotional rate, new money must not have been previously deposited at the bank. Contact your local branch to open.
 - h) You must make a minimum deposit of \$10,000 of qualifying new money into your new Thrive Money Market account.
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Certificate of Deposit Rates (CD) ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,5}	Annual Percentage Yield ²
1 - 2 Months ^{b,j}	\$1,000	\$0.01	0.01%	0.01%
3 - 5 Months ^{b,j}	\$1,000	\$0.01	0.02%	0.02%
6 - 11 Months ^{b,j}	\$1,000	\$0.01	0.05%	0.05%
12 - 17 Months ^{b,j}	\$1,000	\$0.01	4.41%	4.50%
18 - 23 Months ^{b,j}	\$1,000	\$0.01	0.10%	0.10%
24 - 35 Months ^{b,j}	\$1,000	\$0.01	0.10%	0.10%
36 - 47 Months ^{b,j}	\$1,000	\$0.01	0.10%	0.10%
48 - 59 Months ^{b,j}	\$1,000	\$0.01	0.10%	0.10%
5+ Years ^{b,j}	\$1,000	\$0.01	0.10%	0.10%
1 - 2 Years Bump CD ^{b,j,k}	\$1,000	\$0.01	0.10%	0.10%
13 Month Special ^{b,c,d,g,j}	\$10,000 for new CDs	\$0.01	4.89%	5.00%

Certificate of Deposit Rates (CD) with Attain Checking ³	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate ^{1,5}	Annual Percentage Yield ²
1 - 2 Months ^{b,e,j}	\$1,000	\$0.01	0.06%	0.06%
3 - 5 Months ^{b,e,j}	\$1,000	\$0.01	0.07%	0.07%
6 - 11 Months ^{b,e,j}	\$1,000	\$0.01	0.10%	0.10%
12 - 17 Months ^{b,e,j}	\$1,000	\$0.01	4.46%	4.55%
18 - 23 Months ^{b,e,j}	\$1,000	\$0.01	0.15%	0.15%
24 - 35 Months ^{b,e,j}	\$1,000	\$0.01	0.15%	0.15%
36 - 47 Months ^{b,e,j}	\$1,000	\$0.01	0.15%	0.15%
48 - 59 Months ^{b,e,j}	\$1,000	\$0.01	0.15%	0.15%
5+ Years ^{b,e,j}	\$1,000	\$0.01	0.15%	0.15%
1 - 2 Years Bump CD ^{b,e,j,k}	\$1,000	\$0.01	0.15%	0.15%
13 Month Special ^{b,c,d,e,g,j}	\$10,000 for new CDs	\$0.01	4.94%	5.05%

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