



## Personal Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Savings & Money Market

Savings <sup>1</sup>		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$49,999.99	0.01%	<b>0.01%</b>
\$50,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

Relationship Bonus When you link a Premium Interest Checking Account <sup>2</sup>	
Rate Improvement	
0.01%	
0.01%	
0.01%	
0.01%	
0.01%	
0.01%	
0.01%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>

Money Market <sup>1</sup>		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	<b>0.00%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 to \$249,999.99	0.02%	<b>0.02%</b>
\$250,000 to \$499,999.99	0.02%	<b>0.02%</b>
\$500,000 to \$999,999.99	0.02%	<b>0.02%</b>
\$1,000,000 or more	0.02%	<b>0.02%</b>

Relationship Bonus When you link a Premium Interest Checking Account <sup>2</sup>	
Rate Improvement	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.02%	
0.02%	
0.02%	
0.04%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.00%	<b>0.00%</b>
0.01%	<b>0.01%</b>
0.01%	<b>0.01%</b>
0.02%	<b>0.02%</b>
0.04%	<b>0.04%</b>
0.04%	<b>0.04%</b>
0.04%	<b>0.04%</b>
0.06%	<b>0.06%</b>

Individual Retirement Account (IRA) Money Market <sup>1</sup>		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.01%	<b>0.01%</b>
\$2,000 to \$9,999.99	0.01%	<b>0.01%</b>
\$10,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$49,999.99	0.02%	<b>0.02%</b>
\$50,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 to \$499,999.99	0.02%	<b>0.02%</b>
\$500,000 to \$999,999.99	0.02%	<b>0.02%</b>
\$1,000,000 or more	0.02%	<b>0.02%</b>

Relationship Bonus When you link a Premium Interest Checking Account <sup>2</sup>	
Rate Improvement	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.02%	
0.02%	
0.02%	
0.04%	

Total Relationship Rate The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.01%	<b>0.01%</b>
0.01%	<b>0.01%</b>
0.01%	<b>0.01%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.04%	<b>0.04%</b>
0.04%	<b>0.04%</b>
0.06%	<b>0.06%</b>

<sup>1</sup> The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

<sup>2</sup> Relationship Bonus Interest Rates are automatically paid on eligible accounts when the account owner also has an open Premium Interest Checking account. Eligible accounts are personal savings (does not include Young Savers), money market, and IRA accounts. Total Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).



## Personal Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Checking

#### Premium Interest Checking<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$2,499.99	0.01%	<b>0.01%</b>
\$2,500 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

### Specialty Savings

#### Young Savers<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$99.99	0.01%	<b>0.01%</b>
\$100 to \$499.99	0.01%	<b>0.01%</b>
\$500 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$9,999.99	0.01%	<b>0.01%</b>
\$10,000 to \$49,999.99	0.01%	<b>0.01%</b>
\$50,000 or more	0.01%	<b>0.01%</b>

#### Individual Development Account (IDA)<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$49,999.99	0.01%	<b>0.01%</b>
\$50,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

#### Secured Visa Savings<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$49,999.99	0.01%	<b>0.01%</b>
\$50,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

<sup>1</sup> The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.



## Personal Certificate of Deposit Rates

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Personal Certificate of Deposit<sup>1</sup>

Account Balance:		\$1,000 to \$99,999.99	
Tier	Term	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.05%	<b>0.05%</b>
6 month	180 to 269 days	0.07%	<b>0.07%</b>
9 month	270 to 364 days	0.07%	<b>0.07%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>
2 years	730 to 1,094 days	0.18%	<b>0.18%</b>
3 years	1,095 to 1,459 days	0.21%	<b>0.21%</b>
4 years	1,460 to 1,824 days	0.25%	<b>0.25%</b>
5 years	1,825 or more days	0.25%	<b>0.25%</b>

### Jumbo Certificate of Deposit<sup>1</sup>

Account Balance:		\$100,000 or more	
Tier	Term	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.05%	<b>0.05%</b>
6 month	180 to 269 days	0.07%	<b>0.07%</b>
9 month	270 to 364 days	0.07%	<b>0.07%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>
2 years	730 to 1,094 days	0.18%	<b>0.18%</b>
3 years	1,095 to 1,459 days	0.21%	<b>0.21%</b>
4 years	1,460 to 1,824 days	0.25%	<b>0.25%</b>
5 years	1,825 or more days	0.25%	<b>0.25%</b>

### Individual Retirement Account (IRA) Certificate of Deposit<sup>1</sup>

Account Balance:		\$1,000 or more	
Tier	Term	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.05%	<b>0.05%</b>
6 month	180 to 269 days	0.07%	<b>0.07%</b>
9 month	270 to 364 days	0.07%	<b>0.07%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>
2 years	730 to 1,094 days	0.18%	<b>0.18%</b>
3 years	1,095 to 1,459 days	0.21%	<b>0.21%</b>
4 years	1,460 to 1,824 days	0.25%	<b>0.25%</b>
5 years	1,825 or more days	0.25%	<b>0.25%</b>

<sup>1</sup> For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.



## Premier Certificate of Deposit Rates

APY refers to the annual percentage yield, and "Rate" refers to the interest rate.

Premier Certificate of Deposit and Premier Individual Retirement Certificate of Deposit require the account owner to also have an open Premium Interest Checking, Premier Checking, or Premier Elite Checking account.

### Premier Certificate of Deposit<sup>1</sup>

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.07%	<b>0.07%</b>	0.07%	<b>0.07%</b>
6 month	180 to 269 days	0.11%	<b>0.11%</b>	0.11%	<b>0.11%</b>
9 month	270 to 364 days	0.11%	<b>0.11%</b>	0.11%	<b>0.11%</b>
1 year	365 to 544 days	0.20%	<b>0.20%</b>	0.20%	<b>0.20%</b>
18 months	545 to 729 days	0.20%	<b>0.20%</b>	0.20%	<b>0.20%</b>
2 years	730 to 1,094 days	0.25%	<b>0.25%</b>	0.25%	<b>0.25%</b>
3 years	1,095 to 1,459 days	0.30%	<b>0.30%</b>	0.30%	<b>0.30%</b>
4 years	1,460 to 1,824 days	0.35%	<b>0.35%</b>	0.35%	<b>0.35%</b>
5 years	1,825 or more days	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>

### Premier Individual Retirement Account (IRA)

#### Certificate of Deposit<sup>1</sup>

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.07%	<b>0.07%</b>	0.07%	<b>0.07%</b>
6 month	180 to 269 days	0.11%	<b>0.11%</b>	0.11%	<b>0.11%</b>
9 month	270 to 364 days	0.11%	<b>0.11%</b>	0.11%	<b>0.11%</b>
1 year	365 to 544 days	0.20%	<b>0.20%</b>	0.20%	<b>0.20%</b>
18 months	545 to 729 days	0.20%	<b>0.20%</b>	0.20%	<b>0.20%</b>
2 years	730 to 1,094 days	0.25%	<b>0.25%</b>	0.25%	<b>0.25%</b>
3 years	1,095 to 1,459 days	0.30%	<b>0.30%</b>	0.30%	<b>0.30%</b>
4 years	1,460 to 1,824 days	0.35%	<b>0.35%</b>	0.35%	<b>0.35%</b>
5 years	1,825 or more days	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>

<sup>1</sup> For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.



## Business Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Business Savings<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$49,999.99	0.01%	<b>0.01%</b>
\$50,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

### Relationship Bonus

When you link a Business Preferred, Community, or Business Interest Checking Account<sup>2</sup>

#### Rate Improvement

0.01%
0.01%
0.01%
0.01%
0.01%
0.01%
0.01%

### Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>
0.02%	<b>0.02%</b>

### Business Money Market<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	<b>0.00%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 to \$249,999.99	0.02%	<b>0.02%</b>
\$250,000 to \$499,999.99	0.02%	<b>0.02%</b>
\$500,000 to \$999,999.00	0.02%	<b>0.02%</b>
\$1,000,000 or more	0.02%	<b>0.02%</b>

### Relationship Bonus

When you link a Business Preferred, Community, or Business Interest Checking Account<sup>2</sup>

#### Rate Improvement

0.00%
0.00%
0.00%
0.00%
0.02%
0.02%
0.02%
0.02%
0.04%

### Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.00%	<b>0.00%</b>
0.01%	<b>0.01%</b>
0.01%	<b>0.01%</b>
0.02%	<b>0.02%</b>
0.04%	<b>0.04%</b>
0.04%	<b>0.04%</b>
0.04%	<b>0.04%</b>
0.06%	<b>0.06%</b>

### IOLTA (Attorney Client Trust Checking)<sup>1</sup>

Account Balance	Rate	APY
All Balances	0.70%	<b>0.70%</b>

### Business Secured Visa Savings<sup>1</sup>

Account Balance	Rate	APY
All Balances	0.01%	<b>0.01%</b>

### Business Money Market Sweep<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$9,999.99	0.00%	<b>0.00%</b>
\$10,000 to \$49,999.99	0.02%	<b>0.02%</b>
\$50,000 to \$99,999.99	0.02%	<b>0.02%</b>
\$100,000 to \$249,999.99	0.04%	<b>0.04%</b>
\$250,000 to \$999,999.99	0.04%	<b>0.04%</b>
\$1,000,000 or more	0.06%	<b>0.06%</b>

<sup>1</sup> The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

<sup>2</sup> Relationship Interest Rates are paid on eligible accounts when the primary owner of the Business Preferred, Community, or Business Interest Checking account is also an owner of the linked interest bearing account. Eligible accounts are Business Savings or Business Money Market accounts opened on or after October 12, 2017. Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the Business Banking Deposit Rates section above. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).



## Business Certificate of Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Certificate of Deposit <sup>1</sup>

Account Balance: \$1,000 to \$99,999.99				Account Balance: \$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.05%	<b>0.05%</b>	0.05%	<b>0.05%</b>
6 month	180 to 269 days	0.07%	<b>0.07%</b>	0.07%	<b>0.07%</b>
9 month	270 to 364 days	0.07%	<b>0.07%</b>	0.07%	<b>0.07%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>
2 years	730 to 1,094 days	0.18%	<b>0.18%</b>	0.18%	<b>0.18%</b>
3 years	1,095 to 1,459 days	0.21%	<b>0.21%</b>	0.21%	<b>0.21%</b>
4 years	1,460 to 1,824 days	0.25%	<b>0.25%</b>	0.25%	<b>0.25%</b>
5 years	1,825 or more days	0.25%	<b>0.25%</b>	0.25%	<b>0.25%</b>

### Premium Business Certificate of Deposit <sup>2</sup>

Account Balance: \$1,000 to \$99,999.99			
Tier	Term	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.07%	<b>0.07%</b>
6 month	180 to 269 days	0.11%	<b>0.11%</b>
9 month	270 to 364 days	0.11%	<b>0.11%</b>
1 year	365 to 544 days	0.20%	<b>0.20%</b>
18 months	545 to 729 days	0.20%	<b>0.20%</b>
2 years	730 to 1,094 days	0.25%	<b>0.25%</b>
3 years	1,095 to 1,459 days	0.30%	<b>0.30%</b>
4 years	1,460 to 1,824 days	0.35%	<b>0.35%</b>
5 years	1,825 or more days	0.40%	<b>0.40%</b>

<sup>1</sup> For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

<sup>2</sup> Premium Business Certificate of Deposit is available to customers when the account owner also has an open Business Preferred Checking, Business Interest Checking, Community Checking, or Commercial Analyzed Checking account.



## Public Funds Account Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Public Funds Interest Checking<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 to \$249,999.99	0.01%	<b>0.01%</b>
\$250,000 to \$499,999.99	0.01%	<b>0.01%</b>
\$500,000 or more	0.01%	<b>0.01%</b>

### Public Funds Savings<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.01%	<b>0.01%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$49,999.99	0.01%	<b>0.01%</b>
\$50,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 or more	0.01%	<b>0.01%</b>

### Public Funds Money Market<sup>1</sup>

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	<b>0.00%</b>
\$1,000 to \$4,999.99	0.01%	<b>0.01%</b>
\$5,000 to \$24,999.99	0.01%	<b>0.01%</b>
\$25,000 to \$99,999.99	0.01%	<b>0.01%</b>
\$100,000 to \$249,999.99	0.02%	<b>0.02%</b>
\$250,000 or more	0.02%	<b>0.02%</b>

### Public Funds Certificate of Deposit<sup>1</sup>

Account Balance		\$0.01 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	28 to 88 days	0.03%	<b>0.03%</b>	0.03%	<b>0.03%</b>
3 month	89 to 179 days	0.05%	<b>0.05%</b>	0.05%	<b>0.05%</b>
6 month	180 to 269 days	0.07%	<b>0.07%</b>	0.07%	<b>0.07%</b>
9 month	270 to 364 days	0.07%	<b>0.07%</b>	0.07%	<b>0.07%</b>
1 year	365 to 544 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>
18 months	545 to 729 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>
2 year	730 to 1,094 days	0.18%	<b>0.18%</b>	0.18%	<b>0.18%</b>
3 year	1,095 to 1,459 days	0.21%	<b>0.21%</b>	0.21%	<b>0.21%</b>
4 year	1,460 to 1,824 days	0.25%	<b>0.25%</b>	0.25%	<b>0.25%</b>
5 year	1,825 or more days	0.25%	<b>0.25%</b>	0.25%	<b>0.25%</b>

<sup>1</sup> The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above. For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.