

Interest Rates Effective: 10/1/2018

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

Personal Banking Deposit Rates

Savings		
Savings ^{1,2}		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$49,999.99	0.01%	0.01%
\$50,000 to \$99,999.99	0.01%	0.01%
\$100,000 or more	0.01%	0.01%

Young Savers ¹		
Account Balance	APY	Rate
\$0.01 to \$99.99	0.01%	0.01%
\$100 to \$499.99	0.01%	0.01%
\$500 to \$999.99	0.01%	0.01%
\$1,000 to \$9,999.99	0.01%	0.01%
\$10,000 to \$49,999.99	0.01%	0.01%
\$50,000 or more	0.01%	0.01%

Individual Development Account, Secured Visa Savings ¹		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$49,999.99	0.01%	0.01%
\$50,000 to \$99,999.99	0.01%	0.01%
\$100,000 or more	0.01%	0.01%

Money Market		
Money Market ^{1,2}		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$99,999.99	0.05%	0.05%
\$100,000 to \$249,999.99	0.10%	0.10%
\$250,000 to \$499,999.99	0.10%	0.10%
\$500,000 to \$999,999.99	0.10%	0.10%
\$1,000,000 or more	0.10%	0.10%

Individual Retirement Account (IRA) ^{1,2}		
Account Balance	APY	Rate
\$0.01 to \$1,999.99	0.03%	0.03%
\$2,000 to \$9,999.99	0.03%	0.03%
\$10,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$49,999.99	0.05%	0.05%
\$50,000 to \$99,999.99	0.05%	0.05%
\$100,000 or more	0.10%	0.10%

Checking		
Premium Interest ¹		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.03%	0.03%
\$1,000 to \$2,499.99	0.03%	0.03%
\$2,500 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$99,999.99	0.03%	0.03%
\$100,000 or more	0.04%	0.04%

Relationship Interest Rates^{1,3}

Savings ⁴	
Account balance	Relationship Rate Increase Amount
\$0.01 to \$999.99	0.01%
\$1,000 to \$4,999.99	0.01%
\$5,000 to \$24,999.99	0.01%
\$25,000 to \$49,999.99	0.01%
\$50,000 to \$99,999.99	0.01%
\$100,000 or more	0.01%

Money Market	
Account balance	Relationship Rate Increase Amount
\$0.01 to \$999.99	0.00%
\$1,000 to \$4,999.99	0.02%
\$5,000 to \$24,999.99	0.07%
\$25,000 to \$99,999.99	0.10%
\$100,000 to \$249,999.99	0.10%
\$250,000 to \$499,999.99	0.10%
\$500,000 to \$999,999.99	0.10%
\$1,000,000 or more	0.15%

IRA Money Market	
Account balance	Relationship Rate Increase Amount
\$0.01 to \$1,999.99	0.00%
\$2,000 to \$9,999.99	0.07%
\$10,000 to \$24,999.99	0.07%
\$25,000 to \$49,999.99	0.10%
\$50,000 to \$99,999.99	0.10%
\$100,000 to \$499,999.99	0.10%
\$500,000 to \$999,999.99	0.10%
\$1,000,000 or more	0.15%

1 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.

2 Premium rate increase may be available. Please see the Relationship Interest Rate section for details.

3 Relationship Interest Rates are paid on eligible accounts when the primary owner of a Premium Interest Checking account is also an owner on the linked interest-bearing account. Eligible accounts are personal savings (does not include Young Savers) and 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 Personal 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).

4 Does not include Young Savers.

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Personal Banking Certificate of Deposit Rates

Certificates of Deposit

Personal¹ Certificate of Deposit

Account Balance: \$1,000 to \$99,999.99

Tier	Term	APY	Rate
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	0.07%	0.07%
6 month	180 to 269 days	0.07%	0.07%
9 month	270 to 364 days	0.07%	0.07%
1 year	365 to 544 days	0.15%	0.15%
18 months	545 to 729 days	0.18%	0.18%
2 years	730 to 1,094 days	0.21%	0.21%
3 years	1,095 to 1,459 days	0.30%	0.30%
4 years	1,460 to 1,824 days	0.30%	0.30%
5 years	1,825 or more days	0.39%	0.39%

\$100,000 or more

APY	Rate
0.05%	0.05%
0.07%	0.07%
0.07%	0.07%
0.07%	0.07%
0.15%	0.15%
0.18%	0.18%
0.21%	0.21%
0.30%	0.30%
0.30%	0.30%
0.39%	0.39%

Individual Retirement Account¹ Certificate of Deposit

Account Balance: \$1,000 to \$99,999.99

Tier	Term	APY	Rate
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	0.07%	0.07%
6 month	180 to 269 days	0.07%	0.07%
9 month	270 to 364 days	0.07%	0.07%
1 year	365 to 544 days	0.15%	0.15%
18 months	545 to 729 days	0.18%	0.18%
2 years	730 to 1,094 days	0.21%	0.21%
3 years	1,095 to 1,459 days	0.30%	0.30%
4 years	1,460 to 1,824 days	0.30%	0.30%
5 years	1,825 or more days	0.39%	0.39%

\$100,000 or more

APY	Rate
0.05%	0.05%
0.07%	0.07%
0.07%	0.07%
0.07%	0.07%
0.15%	0.15%
0.18%	0.18%
0.21%	0.21%
0.30%	0.30%
0.30%	0.30%
0.39%	0.39%

¹ 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.

Interest Rates Effective: 10/1/2018

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

Premier Certificate of Deposit Rates

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.

Certificates of Deposit

Premier¹ Certificate of Deposit

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	APY	Rate	APY	Rate
1 month	28 to 88 days	0.06%	0.06%	0.06%	0.06%
3 month	89 to 179 days	0.11%	0.11%	0.11%	0.11%
6 month	180 to 269 days	0.11%	0.11%	0.11%	0.11%
9 month	270 to 364 days	0.11%	0.11%	0.11%	0.11%
1 year	365 to 544 days	0.75%	0.75%	0.75%	0.75%
18 months	545 to 729 days	0.95%	0.95%	0.95%	0.95%
2 years	730 to 1,094 days	1.05%	1.05%	1.05%	1.05%
3 years	1,095 to 1,459 days	1.25%	1.24%	1.25%	1.24%
4 years	1,460 to 1,824 days	1.45%	1.44%	1.45%	1.44%
5 years	1,825 or more days	1.75%	1.74%	1.75%	1.74%

Premier Individual Retirement Account¹ Certificate of Deposit

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	APY	Rate	APY	Rate
1 month	28 to 88 days	0.06%	0.06%	0.06%	0.06%
3 month	89 to 179 days	0.11%	0.11%	0.11%	0.11%
6 month	180 to 269 days	0.11%	0.11%	0.11%	0.11%
9 month	270 to 364 days	0.11%	0.11%	0.11%	0.11%
1 year	365 to 544 days	0.75%	0.75%	0.75%	0.75%
18 months	545 to 729 days	0.95%	0.95%	0.95%	0.95%
2 years	730 to 1,094 days	1.05%	1.05%	1.05%	1.05%
3 years	1,095 to 1,459 days	1.25%	1.24%	1.25%	1.24%
4 years	1,460 to 1,824 days	1.45%	1.44%	1.45%	1.44%
5 years	1,825 or more days	1.75%	1.74%	1.75%	1.74%

¹ 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.

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Business Banking Deposit Rates

Savings		
Business Savings ^{1,2}		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.01%	0.01%
\$1,000 to \$4,999.99	0.01%	0.01%
\$5,000 to \$24,999.99	0.01%	0.01%
\$25,000 to \$49,999.99	0.01%	0.01%
\$50,000 to \$99,999.99	0.01%	0.01%
\$100,000 or more	0.01%	0.01%

Money Market		
Business Money Market ^{1,2}		
Account Balance	APY	Rate
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$4,999.99	0.03%	0.03%
\$5,000 to \$24,999.99	0.03%	0.03%
\$25,000 to \$99,999.99	0.05%	0.05%
\$100,000 to \$249,999.99	0.10%	0.10%
\$250,000 to \$499,999.99	0.10%	0.10%
\$500,000 to \$999,999.99	0.10%	0.10%
\$1,000,000 or more	0.10%	0.10%

Checking		
IOLTA (Attorney Client Trust) ¹		
Account Balance	APY	Rate
All balances	0.70%	0.70%

Business Secured Visa Savings ¹		
Account Balance	APY	Rate
All Balances	0.01%	0.01%

Business Money Market Sweep ¹		
Account Balance	APY	Rate
\$0.01 to \$9,999.99	0.10%	0.10%
\$10,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 to \$249,999.99	0.20%	0.20%
\$250,000 to \$999,999.99	0.20%	0.20%
\$1,000,000 or more	0.25%	0.25%

Relationship Interest Rates^{1,3}

Savings	
Account balance	Relationship Rate Increase Amount
\$0.01 to \$999.99	0.01%
\$1,000 to \$4,999.99	0.01%
\$5,000 to \$24,999.99	0.01%
\$25,000 to \$49,999.99	0.01%
\$50,000 to \$99,999.99	0.01%
\$100,000 or more	0.01%

Money Market	
Account balance	Relationship Rate Increase Amount
\$0.01 to \$999.99	0.00%
\$1,000 to \$4,999.99	0.02%
\$5,000 to \$24,999.99	0.07%
\$25,000 to \$99,999.99	0.10%
\$100,000 to \$249,999.99	0.10%
\$250,000 to \$499,999.99	0.10%
\$500,000 to \$999,999.99	0.10%
\$1,000,000 or more	0.15%

¹ 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.

² Premium rate increase may be available. Please see the Relationship Pricing Interest Rate section for details.

³ Relationship Interest Rates are paid on eligible accounts when the primary owner of a Community or Business Preferred Checking account opened on or after October 12, 2017 is also an owner of the linked interest-bearing account. Eligible accounts are business savings or 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).

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Business Banking Certificate of Deposit Rates

Certificates of Deposit

Business¹ Certificate of Deposit

Account Balance: \$1,000 to \$99,999.99

Tier	Term	APY	Rate
1 month	28 to 88 days	0.05%	0.05%
3 month	89 to 179 days	0.07%	0.07%
6 month	180 to 269 days	0.07%	0.07%
9 month	270 to 364 days	0.07%	0.07%
1 year	365 to 544 days	0.15%	0.15%
18 months	545 to 729 days	0.18%	0.18%
2 years	730 to 1,094 days	0.21%	0.21%
3 years	1,095 to 1,459 days	0.30%	0.30%
4 years	1,460 to 1,824 days	0.30%	0.30%
5 years	1,825 or more days	0.39%	0.39%

\$100,000 or more

APY	Rate
0.06%	0.06%
0.11%	0.11%
0.11%	0.11%
0.11%	0.11%
0.75%	0.75%
0.95%	0.95%
1.05%	1.05%
1.25%	1.24%
1.45%	1.44%
1.75%	1.74%

Premium Business^{1,2} Certificate of Deposit

Account Balance: \$1,000 to \$99,999.99

Tier	Term	APY	Rate
1 month	28 to 88 days	0.06%	0.06%
3 month	89 to 179 days	0.11%	0.11%
6 month	180 to 269 days	0.11%	0.11%
9 month	270 to 364 days	0.11%	0.11%
1 year	365 to 544 days	0.75%	0.75%
18 months	545 to 729 days	0.95%	0.95%
2 years	730 to 1,094 days	1.05%	1.05%
3 years	1,095 to 1,459 days	1.25%	1.24%
4 years	1,460 to 1,824 days	1.45%	1.44%
5 years	1,825 or more days	1.75%	1.74%

¹ 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.

² Premium Business Certificate of Deposit requires the account owner to also have an open Analysis Checking, Business Preferred Checking, or Community Checking.

Interest Rates Effective: 10/1/2018

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

Public Funds Account Deposit Rates

Savings

Public Funds Savings¹

Account Balance	APY	Rate
\$0.01 to \$999.99	0.02%	0.02%
\$1,000 to \$4,999.99	0.02%	0.02%
\$5,000 to \$24,999.99	0.02%	0.02%
\$25,000 to \$49,999.99	0.02%	0.02%
\$50,000 to \$99,999.99	0.02%	0.02%
\$100,000 or more	0.02%	0.02%

Money Market

Public Funds Money Market¹

Account Balance	APY	Rate
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$4,999.99	0.05%	0.05%
\$5,000 to \$24,999.99	0.10%	0.10%
\$25,000 to \$99,999.99	0.15%	0.15%
\$100,000 to \$249,999.99	0.20%	0.20%
\$250,000 or more	0.20%	0.20%

Checking

Public Funds Interest Checking¹

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

Certificates of Deposit

Public Funds² Certificate of Deposit

		Account Balance: \$1,000 to \$99,999.99		Account Balance: \$100,000 or more	
Tier	Term	APY	Rate	APY	Rate
1 month	28 to 88 days	0.06%	0.06%	0.06%	0.06%
3 month	89 to 179 days	0.11%	0.11%	0.11%	0.11%
6 month	180 to 269 days	0.11%	0.11%	0.11%	0.11%
9 month	270 to 364 days	0.11%	0.11%	0.11%	0.11%
1 year	365 to 544 days	0.75%	0.75%	0.75%	0.75%
18 months	545 to 729 days	0.95%	0.95%	0.95%	0.95%
2 years	730 to 1,094 days	1.05%	1.05%	1.05%	1.05%
3 years	1,095 to 1,459 days	1.25%	1.24%	1.25%	1.24%
4 years	1,460 to 1,824 days	1.45%	1.44%	1.45%	1.44%
5 years	1,825 or more days	1.75%	1.74%	1.75%	1.74%

¹ 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.

² 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.