



Business Deposit Account Rates

Account type	Interest Rate	Annual Percentage Yield (APY)	Minimum Required to Open
You Own It Checking	0.00%	0.00%	\$100.00
You Own It Savings			\$100.00
Tier 1 \$0.01–\$100,000.00	3.44%	3.50%	
Tier 2 \$100,000.01–\$200,000.00	4.16%	4.25%	
Tier 3 \$200,000.01+	4.89%	5.01%	
Interest Checking Special (Qualifications Not Met)			\$100.00
Tier 1 \$0.01–\$10,000.00	0.10%	0.10%	
Tier 2 \$10,000.01–\$100,000.00	2.00%	2.02%	
Tier 3 \$100,000.01+	2.25%	2.28%	
Interest Checking Special¹ (Qualifications Met)			\$100.00
Tier 1 \$0.01–\$10,000.00	4.00%	4.08%	
Tier 2 \$10,000.01–\$100,000.00	2.00%	2.02%	
Tier 3 \$100,000.01+	2.25%	2.28%	

Rates are effective as of December 1, 2023.

The Interest Rates and Annual Percentage Yields (APY) are as of the effective date and are subject to change without notice. May be subject to 1099 reporting. Fees may reduce earnings.

¹Offer expires December 31, 2023. The variable APY is a blended APY calculated using the Interest Checking Special Account rate (Qualifications Met) and the Interest Checking Special Account (Qualifications Not Met). Rate will be applied to the average monthly balance and will post on last day of statement period while the account is open and is labeled as "Credit Interest". The Interest Checking Special Account (Qualifications Not Met) reflects what your interest rates would be at the end of the 6 month period or if the qualifications are not met. To qualify for the Interest Checking Special, customers must have at least 10 qualified transactions that post within the statement period AND the account must be in good standing at all times during the six-month period. Qualified transactions are debit card purchases of \$5 or more. ATM transactions do not qualify. The offer will be effective for a 6-month period beginning on the day the account is opened. If the qualifications are not met each month, the account will return to the current variable interest rate in effect at that time. The account will be eligible to receive the special rate after one month of requirements are met until the end of the 6-month period.

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