



Business Deposit Account Rates

Account type	Interest Rate	Annual Percentage Yield (APY) ¹	Minimum Required to Open
You Own It Checking	0.00%	0.00%	\$25
You Own It Savings			\$25
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			\$25
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%	

Rates are effective as of March 21, 2024

¹ 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.

Owners Bank, a division of Liberty Bank. Member FDIC