



Business Deposit Account Rates

Account type	Interest Rate	Annual Percentage Yield (APY) ¹	Minimum Required to Open
You Own It Checking²	0.00%	0.00%	\$25
You Own It Savings			\$25
Tier 1 \$0.01–\$100,000.00	2.62%	2.65%	
Tier 2 \$100,000.01–\$200,000.00	2.76%	2.80%	
Tier 3 \$200,000.01+	3.20%	3.25%	
Interest Checking Special			\$25
Tier 1 \$0.01–\$10,000.00	0.50%	0.50%	
Tier 2 \$10,000.01–\$100,000.00	1.49%	1.50%	
Tier 3 \$100,000.01+	1.98%	2.00%	

Rates are effective as of January 5, 2026

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.

²“You Own It” Checking rebates \$0.25 for each qualified transaction that posts within the statement period. Qualified transactions are debit card purchases of \$25 or more. ATM transactions do not qualify. Rebates post on last day of statement period while account is open and are labeled as “Cash Rewards.”

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