



## Business Deposit Account Rates

Account type	Interest Rate	Annual Percentage Yield (APY) <sup>1</sup>	Minimum Required to Open
<b>You Own It Checking<sup>2</sup></b>	0.00%	0.00%	\$25
<b>You Own It Savings</b>			\$25
Tier 1        \$0.01–\$100,000.00	2.52%	2.55%	
Tier 2     \$100,000.01–\$200,000.00	2.76%	2.80%	
Tier 3        \$200,000.01+	3.00%	3.05%	
<b>Interest Checking Special<sup>3</sup></b>			\$25
Tier 1        \$0.01–\$10,000.00	0.50%	0.50%	
Tier 2     \$10,000.01–\$100,000.00	0.50%	0.50%	
Tier 3        \$100,000.01+	0.50%	0.50%	

Rates are effective as of February 2, 2025

<sup>1</sup> 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.

<sup>2</sup>“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.”

<sup>3</sup>The Annual Percentage Yields (APY) indicated are as of the effective date and are subject to change without notice. Account is subject to 1099 reporting and fees may reduce earnings. \$25 minimum to open. Minimum balance to earn APY is \$0.01. Daily balances of \$0.01 – \$10,000.00 earn a 0.50% APY, daily balances of \$10,000.01 – \$100,000.00 earn a 0.50% APY, and daily balances \$100,000.01+ earn a 0.50% APY.

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