

DEPOSIT RATE SHEET

Deposit Rates and Annual Percentage Yields

Rates and Annual Percentage Yields are accurate as of: February 1, 2023

Checking & Savings Products

Product Name	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield
Interest Checking *	\$.01 - \$ 9,999.99	0.10%	0.10%
\$1,000 minimum balance or \$5,000 total deposits or \$5,000 in personal loans	\$ 10,000.00 - \$ 24,999.99	0.15%	0.15%
	\$ 25,000.00 - \$ above	0.20%	0.20%
Forward Interest Checking *	\$.01 - \$ 24,999.99	0.20%	0.20%
\$5,000 minimum opening deposit, \$5,000 minimum balance or total deposits of \$50,000	\$ 25,000.00 - \$ 49,999.99	0.25%	0.25%
	\$ 50,000.00 - \$ 99,999.99	0.25%	0.25%
	\$100,000.00 - \$ 249,999.99	0.25%	0.25%
	\$250,000.00 - \$ above	0.30%	0.30%
Health Savings Account (checking) *	\$0.00	0.30%	0.30%
Regular Savings Account *	\$0.00	0.25%	0.25%
\$200 Minimum Opening Deposit (waived if under age 21 or age 65 and over)			
IRA Savings Account *	\$0.00	0.55%	0.55%
Money Market Savings *	\$ 1,000.00 - \$ 24,999.99	0.25%	0.25%
	\$ 25,000.00 - \$ 49,999.99	0.35%	0.35%
	\$ 50,000.00 - \$ 99,999.99	0.45%	0.45%
	\$100,000.00 - \$ above	0.55%	0.55%
Forward Money Market *	\$ 5,000.00 - \$ 99,999.99	1.00%	1.00%
	\$100,000.00 - \$ 249,999.99	1.14%	1.15%
	\$250,000.00 - \$ 499,999.99	1.29%	1.30%
	\$500,000.00 - \$ above	1.49%	1.50%
Forward Business Checking		.02% effective 12/1/2022 (changed monthly on the 1st of the month)	
Earnings Credit is calculated on available balance (less 10% reserve balance requirement) to offset service charges			
Auto-Renewable Certificates of Deposit			
3 Month Certificate	\$500.00	0.75%	0.75%
6 Month Certificate	\$500.00	1.00%	1.00%
12 Month Certificate	\$500.00	1.50%	1.50%
18 Month Certificate	\$500.00	1.99%	2.00%
24 Month Certificate	\$500.00	2.24%	2.25%
30 Month Certificate	\$500.00	2.24%	2.25%
36 Month Certificate	\$500.00	2.48%	2.50%
48 Month Certificate	\$500.00	2.63%	2.65%
60 Month Certificate	\$500.00	2.73%	2.75%
Certificate Specials (Auto-Renewable)			
15 Month Certificate	\$2,500.00	4.00%	4.00%
33 Month Triple Option CD *			
-Options during first term include one rate change, one deposit and one withdrawal up to one-half of certificate balance	\$2,500.00	2.24%	2.25%
Retirement Account Certificates (Auto-Renewable)			
12 Month IRA/Keogh	\$500.00	1.49%	1.50%
18 Month IRA/Keogh	\$500.00	1.99%	2.00%
24 Month IRA/Keogh	\$500.00	2.23%	2.25%
30 Month IRA/Keogh	\$500.00	2.23%	2.25%
60 Month IRA/Keogh	\$500.00	2.72%	2.75%

* Variable Rate - Rate may change after the account is opened. Fees may reduce the earnings on the account.

A penalty may be imposed for early withdrawal of any certificates of deposit.

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