

DEPOSIT RATE SHEET

Deposit Rates and Annual Percentage Yields

Rates and Annual Percentage Yields are accurate as of: **May 11, 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 | 1.49% | 1.50% |
| Money Market Savings * | \$ 1,000.00 - \$ 24,999.99 | 1.00% | 1.00% |
| | \$ 25,000.00 - \$ 49,999.99 | 1.00% | 1.00% |
| | \$ 50,000.00 - \$ 99,999.99 | 1.00% | 1.00% |
| | \$100,000.00 - \$ above | 1.00% | 1.00% |
| Forward Money Market * | \$ 5,000.00 - \$ 99,999.99 | 1.00% | 1.00% |
| | \$100,000.00 - \$ 249,999.99 | 1.24% | 1.25% |
| | \$250,000.00 - \$ 499,999.99 | 1.49% | 1.50% |
| | \$500,000.00 - \$ 1,999,999.99 | 1.98% | 2.00% |
| | \$2,000,000.00 - \$ above | 2.96% | 3.00% |
| Forward Business Checking | | .02% effective 03/01/2023 (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 | 1.00% | 1.00% |
| 6 Month Certificate | \$500.00 | 1.25% | 1.25% |
| 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 | 2.73% | 2.75% |
| 60 Month Certificate | \$500.00 | 2.98% | 3.00% |
| Certificate Specials (Auto-Renewable) | | | |
| 7 Month Certificate | \$2,500.00 | 4.95% | 5.00% |
| 15 Month Certificate | \$2,500.00 | 4.25% | 4.25% |
| 19 Month Certificate | \$2,500.00 | 4.25% | 4.25% |
| 33 Month Triple Option CD * | \$2,500.00 | 2.24% | 2.25% |
| -Options during first term include one rate change, one deposit and one withdrawal up to one-half of certificate balance | | | |
| 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 | 2.97% | 3.00% |

* 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.

MEMBER FDIC