

## DEPOSIT RATE SHEET

## Deposit Rates and Annual Percentage Yields

Rates and Annual Percentage Yields are accurate as of: **November 8, 2023**

## Checking &amp; Savings Products

Product Name	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield
<b>Interest Checking *</b>	\$ .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%
<b>Forward Interest Checking *</b>	\$ .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%
<b>Health Savings Account (checking) *</b>	\$0.00	0.30%	0.30%
<b>Regular Savings Account *</b>	\$0.00	0.25%	0.25%
\$200 Minimum Opening Deposit (waived if under age 21 or age 65 and over)			
<b>IRA Savings Account *</b>	\$0.00	1.99%	2.00%
<b>Money Market Savings *</b>	\$ 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%
<b>Forward Money Market *</b>	\$ 5,000.00 - \$ 99,999.99	1.00%	1.00%
	\$100,000.00 - \$ 249,999.99	1.49%	1.50%
	\$250,000.00 - \$ 499,999.99	1.98%	2.00%
	\$500,000.00 - \$ 1,999,999.99	2.96%	3.00%
	\$2,000,000.00 - \$ above	2.96%	3.00%
<b>Forward Business Checking</b>		.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			
<b>Auto-Renewable Certificates of Deposit</b>			
<b>3 Month Certificate</b>	\$500.00	1.00%	1.00%
<b>6 Month Certificate</b>	\$500.00	1.25%	1.25%
<b>12 Month Certificate</b>	\$500.00	1.50%	1.50%
<b>18 Month Certificate</b>	\$500.00	2.48%	2.50%
<b>24 Month Certificate</b>	\$500.00	2.73%	2.75%
<b>30 Month Certificate</b>	\$500.00	2.83%	2.85%
<b>36 Month Certificate</b>	\$500.00	2.98%	3.00%
<b>48 Month Certificate</b>	\$500.00	3.13%	3.15%
<b>60 Month Certificate</b>	\$500.00	3.22%	3.25%
<b>Certificate/IRA Certificate Specials (Auto-Renewable)</b>			
<b>7 Month Certificate</b>	\$2,500.00	5.19%	5.25%
<b>11 Month Certificate</b>	\$2,500.00	5.24%	5.25%
<b>Retirement Account Certificates (Auto-Renewable)</b>			
<b>12 Month IRA/Keogh</b>	\$500.00	1.49%	1.50%
<b>18 Month IRA/Keogh</b>	\$500.00	2.48%	2.50%
<b>24 Month IRA/Keogh</b>	\$500.00	2.72%	2.75%
<b>30 Month IRA/Keogh</b>	\$500.00	2.82%	2.85%
<b>60 Month IRA/Keogh</b>	\$500.00	3.21%	3.25%
<b>Variable Rate CD's (Product no longer available, for rate changes only)</b>			
<b>33 Month Triple Option CD *</b>	\$2,500.00	2.83%	2.85%

\* 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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