

## DEPOSIT RATE SHEET

## Deposit Rates and Annual Percentage Yields

Rates and Annual Percentage Yields are accurate as of: December 19, 2022

## 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	0.55%	0.55%
<b>Money Market Savings *</b>	\$ 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%
<b>Forward Money Market *</b>	\$ 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%
<b>Forward Business Checking</b>		.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			
<b>Auto-Renewable Certificates of Deposit</b>			
<b>3 Month Certificate</b>	\$500.00	0.75%	0.75%
<b>6 Month Certificate</b>	\$500.00	1.00%	1.00%
<b>12 Month Certificate</b>	\$500.00	1.50%	1.50%
<b>18 Month Certificate</b>	\$500.00	1.99%	2.00%
<b>24 Month Certificate</b>	\$500.00	2.09%	2.10%
<b>30 Month Certificate</b>	\$500.00	2.19%	2.20%
<b>36 Month Certificate</b>	\$500.00	2.29%	2.30%
<b>48 Month Certificate</b>	\$500.00	2.39%	2.40%
<b>60 Month Certificate</b>	\$500.00	2.48%	2.50%
<b>Certificate Specials (Auto-Renewable)</b>			
<b>15 Month Certificate</b>	\$2,500.00	3.50%	3.50%
<b>33 Month Triple Option CD *</b>			
-Options during first term include one rate change, one deposit and one withdrawal up to one-half of certificate balance	\$2,500.00	2.04%	2.05%
<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	1.99%	2.00%
<b>24 Month IRA/Keogh</b>	\$500.00	2.08%	2.10%
<b>30 Month IRA/Keogh</b>	\$500.00	2.18%	2.20%
<b>60 Month IRA/Keogh</b>	\$500.00	2.48%	2.50%

\* 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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