



Account Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Personal Checking Accounts				
Free Checking	\$100	N/A	N/A	N/A
Valor Checking ^{b,c,d}	\$100	\$0 – \$4,999.99	0.30%	0.30%
		\$5,000 – \$24,999.99	0.30%	0.30%
		\$25,000 +	0.30%	0.30%
Business Checking Accounts				
Business Checking	\$100	N/A	N/A	N/A
Commercial Checking	\$100	N/A	N/A	N/A
Interest Checking ^{b,d}	\$100	\$0 – \$4,999.99	0.05%	0.05%
(for non-profit entities and IOLTA accounts only)		\$5,000 – \$24,999.99	0.10%	0.10%
		\$25,000 +	0.15%	0.15%
Personal and Business Savings Accounts				
Savings ^{b,d}	\$10	None	0.25%	0.25%
Money Market ^{b,d}	\$2,500	\$0 – \$9,999.99	0.40%	0.40%
		\$10,000 – \$99,999.99	1.83%	1.85%
		\$100,000 – \$249,999.99	2.67%	2.70%
		\$250,000 +	3.11%	3.15%
CDs and IRAs				
3 Month ^a	\$1,000	N/A	3.06%	3.10%
6 Month ^a	\$1,000	N/A	4.12%	4.20%
12 Month ^a	\$1,000	N/A	4.02%	4.10%
18 Month ^a	\$1,000	N/A	3.78%	3.85%
24 Month ^a	\$1,000	N/A	3.74%	3.80%
36 Month ^a	\$1,000	N/A	3.59%	3.65%
48 Month ^a	\$1,000	N/A	3.45%	3.50%
60 Month ^a	\$1,000	N/A	3.45%	3.50%
18 Month IRA Account ^{a,b}	N/A	N/A	3.78%	3.85%

a) A penalty may be imposed for early withdrawal.
b) The interest rate and annual percentage yield may change after account opening.
c) Monthly requirements to earn interest: enroll in eStatements rather than paper statements and have at least one electronic deposit such as direct deposit.
d) Fees may reduce earnings on the account.

Interest Rates and Annual Percentage Yields are current as of **January 2, 2025**.

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