## VALOR BANK

| 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 ${ }^{\text {b,c,d }}$ | \$100 | $\begin{gathered} \$ 0-\$ 4,999.99 \\ \$ 5,000-\$ 24,999.99 \\ \$ 25,000+ \end{gathered}$ | $\begin{aligned} & 0.30 \% \\ & 0.30 \% \\ & 0.30 \% \end{aligned}$ | $\begin{aligned} & 0.30 \% \\ & 0.30 \% \\ & 0.30 \% \end{aligned}$ |
| Business Checking Accounts |  |  |  |  |
| Business Checking | \$100 | N/A | N/A | N/A |
| Commercial Checking | \$100 | N/A | N/A | N/A |
| Interest Checking ${ }^{\text {b,d }}$ (for non-profit entities and IOLTA accounts only) | \$100 | $\begin{gathered} \$ 0-\$ 4,999.99 \\ \$ 5,000-\$ 24,999.99 \\ \$ 25,000+ \end{gathered}$ | $\begin{aligned} & 0.05 \% \\ & 0.10 \% \\ & 0.15 \% \end{aligned}$ | $\begin{aligned} & 0.05 \% \\ & 0.10 \% \\ & 0.15 \% \end{aligned}$ |
| Personal and Business Savings Accounts |  |  |  |  |
| Savings ${ }^{\text {b,d }}$ | \$10 | None | 0.25\% | 0.25\% |
| Money Market ${ }^{\text {b,d }}$ | \$2,500 | $\begin{gathered} \$ 0-\$ 9,999.99 \\ \$ 10,000-\$ 99,999.99 \\ \$ 100,000-\$ 249,999.99 \\ \$ 250,000+ \end{gathered}$ | $\begin{aligned} & 0.40 \% \\ & 2.08 \% \\ & 3.06 \% \\ & 3.59 \% \end{aligned}$ | $\begin{aligned} & 0.40 \% \\ & 2.10 \% \\ & 3.10 \% \\ & 3.65 \% \end{aligned}$ |
| CDs and IRAs |  |  |  |  |
| 3 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 3.54\% | 3.60\% |
| 6 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 4.65\% | 4.75\% |
| 12 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 4.98\% | 5.10\% |
| 18 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 4.55\% | 4.65\% |
| 24 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 4.27\% | 4.35\% |
| 36 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 3.93\% | 4.00\% |
| 48 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 3.49\% | 3.55\% |
| 60 Month ${ }^{\text {a }}$ | \$1,000 | N/A | 3.49\% | 3.55\% |
| 18 Month IRA Account ${ }^{\text {a,b }}$ | N/A | N/A | 4.55\% | 4.65\% |

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 us direct deposit.
d) Fees may reduce earnings on the account.

Interest Rates and Annual Percentage Yields are current as of January 17, 2024.

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