

Deposit Rates

Rates as of 11.9.20

For more information, please call 906.482.0404 or toll-free 866.482.0404

Personal Checking and Savings Rates

Product	Interest Rate	APY	Daily Minimum Amount to earn APY
Personal Savings	0.05%	0.05%	\$100.00
Personal NOW Checking	0.05%	0.05%	\$750.00
Senior NOW Checking	0.05%	0.05%	\$750.00
Christmas Club	0.05%	0.05%	\$100.00
Personal Money Market			
Tier 1: \$0.01 - \$9,999	0.05%	0.05%	\$0.01
Tier 2: \$10,000 - \$99,999	0.10%	0.10%	\$10,000.00
Tier 3: \$100,000+	0.15%	0.15%	\$100,000.00

Business Checking and Savings Rates

Product	Interest Rate	APY	Daily Minimum Amount to earn APY
Business Savings	0.05%	0.05%	\$100.00
Business One Checking	0.05%	0.05%	\$0.01
Business Money Market			
Tier 1: \$0.01 - \$9,999	0.05%	0.05%	\$0.01
Tier 2: \$10,000 - \$99,999	0.10%	0.10%	\$10,000.00
Tier 3: \$100,000+	0.15%	0.15%	\$100,000.00

The following applies to both Personal and Business Products:

Fees could reduce earnings on account

The rate may change after account is opened

Annual Percentage Yield (APY)

Minimum to open account is \$50.00

Stated APY is accurate as of the date of this publication



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CD Rates

Term	Interest Rate	APY
182 Day (6 months)*	0.05%	0.05%
12 Month	0.15%	0.15%
18 Month	0.20%	0.20%
24 Month	0.25%	0.25%
36 Month	0.30%	0.30%
48 Month	0.40%	0.40%
60 Month	0.50%	0.50%

Annual Percentage Yield (APY) is compounded quarterly

A penalty may be imposed for early withdrawal

\$500 minimum deposit

Stated APY is accurate as of the date of this publication

** Cannot be compounded*



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