bankcda Rate Chart

*February 1, 2023*

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| Product | Interest Rate | ***APY*** |
| ***Personal FirstRate Checking\**** | | |
| Up to - $9,999.99 | .20% | .20% |
| $10,000.00 - $24,999.99 | .20% | .20% |
| $25,000.00 - $49,999.99 | .20% | .20% |
| $50,000.00 - $249,999.99 | .25% | .25% |
| $250,000.00 and up | .30% | .30% |
| ***Business FirstRate Checking\**** | | |
| Up to - $9,999.99 | .17% | .17% |
| $10,000.00 - $24,999.99 | .17% | .17% |
| $25,000.00 - $49,999.99 | .17% | .17% |
| $50,000.00 - $249,999.99 | .25% | .25% |
| $250,000.00 and up | .35% | .35% |
| ***Preferred 50 Checking\**** | | |
| $.01 and up | .24% | .24% |
| ***Personal & Business FirstRate Money Market\* (IOLTA)*** | | |
| Up to $24,999.99 | .47% | .47% |
| $25,000.00 - $99,999.99 | .51% | .51% |
| $100,000.00 - $249,999.99 | .66% | .66% |
| $250,000.00 - $499,999.99 | .83% | .83% |
| $500,000.00 and up | .93% | .93% |
| ***Personal, Business & Junior Savings\**** | | |
| $.01 and up | .31% | .31% |
| ***Fiesta Savings\**** | | |
| Up to $4,999.99 | 0% | 0% |
| $5,000.00 - $24,999.99 | .21% | .21% |
| $25,000.00 - $99,999.99 | .21% | .21% |
| $100,000.00 - $249,999.99 | .23% | .23% |
| $250,000.00 - $499,999.99 | .33% | .33% |
| $500,000.00 and up | .38% | .38% |
| ***Health Savings Account\**** | | |
| Up to $500.00 | .26% | .26% |
| $500.01 and up | .26% | .26% |
| ***Business Sweep\**** | | |
| Up to $24,999.99 | .38% | .38% |
| $25,000.00 - $99,999.99 | .43% | .43% |
| $100,000.00 - $499,999.99 | .58% | .58% |
| $500,000.00 and up | .68% | .68% |
| ***Certificates of Deposit $500.00 and up\*\**** | | |
| 90 Day Certificate of Deposit | .48% | .48% |
| 180 Day Certificate of Deposit | .63% | .63% |
| 1 Year Certificate of Deposit | .83% | .83% |
| 18 Month Certificate of Deposit | 1.08% | 1.09% |
| 2 Year Certificate of Deposit | 1.13% | 1.14% |
| 3 Year Certificate of Deposit | 1.08% | 1.09% |
| 4 Year Certificate of Deposit | 1.03% | 1.04% |
| 5 Year Certificate of Deposit | .98% | .98% |

\*The interest rate and the annual percentage yield may change after account opening.

\*\*A penalty may be imposed for early withdrawal.

Fees could reduce earnings

MEMBER FDIC