Rates effective as of July 9, 2026

Personal Banking Deposit Rates

"APY" refers to the annual percentage yield, and “Rate” refers to the interest rate.

Checking

Anytime Interest Checking [1] (201)

Account Balance	Rate	APY
$0.01 to $999.99	0.01%	**0.01%**
$1,000 to $2,499.99	0.01%	**0.01%**
$2,500 to $4,999.99	0.01%	**0.01%**
$5,000 to $24,999.99	0.01%	**0.01%**
$25,000 to $99,999.99	0.01%	**0.01%**
$100,000 or more	0.01%	**0.01%**

Specialty Savings

Young Savers [1] (402)

Account Balance	Rate	APY
$0.01 to $99.99	0.15%	**0.15%**
$100 to $499.99	0.15%	**0.15%**
$500 to $999.99	0.15%	**0.15%**
$1,000 to $9,999.99	0.15%	**0.15%**
$10,000 to $49,999.99	0.15%	**0.15%**
$50,000 or more	0.15%	**0.15%**

Individual Development Account (IDA) [1] (405)

Account Balance	Rate	APY
$0.01 to $999.99	0.55%	**0.55%**
$1,000 to $4,999.99	0.55%	**0.55%**
$5,000 to $24,999.99	0.55%	**0.55%**
$25,000 to $49,999.99	0.55%	**0.55%**
$50,000 to $99,999.99	0.55%	**0.55%**
$100,000 or more	0.55%	**0.55%**

Secured Visa Savings [1] (403)

Account Balance	Rate	APY
$0.01 to $999.99	0.15%	**0.15%**
$1,000 to $4,999.99	0.15%	**0.15%**
$5,000 to $24,999.99	0.15%	**0.15%**
$25,000 to $49,999.99	0.15%	**0.15%**
$50,000 to $99,999.99	0.15%	**0.15%**
$100,000 or more	0.15%	**0.15%**

[1] The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.