

**Rate effective as of September 1, 2016**

<b>Flex Checking** (Min. Opening Balance \$500.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$2,499.99	0.00%	0.00%
Tier 2	\$2,500.00 - \$9,999.99	0.40%	0.40%
Tier 3	\$10,000.00 - \$24,999.99	0.50%	0.50%
Tier 4	\$25,000.00 and over	0.50%	0.50%

<b>Personal Money Market (Min. Opening Balance \$500.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$9,999.99	0.20%	0.20%
Tier 2	\$10,000.00 - \$49,999.99	0.30%	0.30%
Tier 3	\$50,000.00 - \$99,999.99	0.40%	0.40%
Tier 4	\$100,000.00 - \$249,999.99	0.50%	0.50%
Tier 5	\$250,000.00 and over	0.60%	0.60%

<b>Business Money Market (Min. Opening Balance \$1,000.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$9,999.99	0.20%	0.20%
Tier 2	\$10,000.00 - \$49,999.99	0.30%	0.30%
Tier 3	\$50,000.00 - \$99,999.99	0.40%	0.40%
Tier 4	\$100,000.00 - \$249,999.99	0.50%	0.50%
Tier 5	\$250,000.00 and over	0.60%	0.60%

<b>Flex Savings (Personal) (Min. Opening Balance \$500.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$4,999.99	0.20%	0.20%
Tier 2	\$5,000.00 - \$24,999.99	0.50%	0.50%
Tier 3	\$25,000.00 - \$249,999.99	0.60%	0.60%
Tier 4	\$250,000.00 - \$999,999.99	0.70%	0.70%
Tier 5	\$1,000,000.00 and over	0.70%	0.70%

<b>Flex Savings (Business) (Min. Opening Balance \$500.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$4,999.99	0.20%	0.20%
Tier 2	\$5,000.00 - \$24,999.99	0.50%	0.50%
Tier 3	\$25,000.00 - \$249,999.99	0.60%	0.60%
Tier 4	\$250,000.00 - \$999,999.99	0.70%	0.70%
Tier 5	\$1,000,000.00 and over	0.70%	0.70%

<b>Super Savings Personal (Min. Opening Balance \$25,000.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$24,999.99	0.50%	0.50%
Tier 2	\$25,000.00 and over	0.70%	0.70%

<b>Certificate of Deposit (Min. Opening Balance \$5,000.00)</b>			
<b>Term</b>	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
1 Month	\$5,000.00 and Over	0.50%	0.50%
2 Month	\$5,000.00 and Over	0.50%	0.50%
3 Month	\$5,000.00 and Over	0.50%	0.50%
5 Month	\$5,000.00 and Over	0.80%	0.80%
6 Month	\$5,000.00 and Over	0.80%	0.80%
7 Month	\$5,000.00 and Over	0.80%	0.80%
9 Month	\$5,000.00 and Over	0.80%	0.80%
1 Year	\$5,000.00 and Over	1.00%	1.00%
18 Month	\$5,000.00 and Over	1.17%	1.18%
2 Year	\$5,000.00 and Over	1.17%	1.18%
3 Year	\$5,000.00 and Over	1.37%	1.38%
4 Year	\$5,000.00 and Over	1.47%	1.48%
5 Year	\$5,000.00 and Over	1.57%	1.58%

<b>Traditional IRA Time (Min. Opening Balance \$5,000.00)</b>			
<b>Term</b>	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
6 Month	\$5,000.00 and Over	0.80%	0.80%
1 Year	\$5,000.00 and Over	1.00%	1.00%
18 Month	\$5,000.00 and Over	1.17%	1.18%
2 Year	\$5,000.00 and Over	1.17%	1.18%
5 Year	\$5,000.00 and Over	1.57%	1.58%

<b>Personal Savings (Min. Opening Balance \$500.00)</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
All Balances	0.50%	0.50%

<b>Business Savings (Min. Opening Balance \$1,000.00)</b>		
<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
All Balances	0.50%	0.50%

<b>Attorney Client Trust (No Min. Opening Balance)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$9,999.99	0.49%	0.49%
Tier 2	\$10,000.00 - \$49,999.99	0.49%	0.49%
Tier 3	\$50,000.00 - \$99,999.99	0.49%	0.49%
Tier 4	\$100,000.00 and over	0.49%	0.49%

<b>Super Savings Business (Min. Opening Balance \$25,000.00)</b>			
	<b>Balance</b>	<b>Rate</b>	<b>APY*</b>
Tier 1	\$0.00 - \$24,999.99	0.50%	0.50%
Tier 2	\$25,000.00 and over	0.70%	0.70%

(1) \*Annual Percentage Yields (APY) are effective on the date shown on this rate sheet and are subject to change at any time without notice. For variable rate accounts, rate may change after the account is opened.

(2) \*\*Flex Checking Account Features: (1) No minimum balance required to maintain; (2) No monthly service charge

(3) Fees may reduce the earnings on the account. For Certificate of Deposits (CDs), a penalty will be imposed for account closure prior to maturity date or for early withdrawal of principal. Penalty may reduce your interest income.

(4) For additional terms and conditions that apply to the accounts, please contact one of our branches for additional disclosures or if you already have an account, please refer to our terms and conditions and fee schedule for your account.

(5) Deposits are FDIC insured up to \$250,000 per depositor. For FDIC insurance coverage detail, please visit <https://www.fdic.gov/edie/calculator.html>

