## • 0 *Effective as of February 5, 2021*

Certificates of Deposit	Lutana ( D. t	A DX74	Main Dana 144 O
Term	Interest Rate	APY*	Minimum Deposit to Open Accoun
91 Days	0.05	0.05	\$2,500.00
182 Days	0.10	0.10	\$2,500.00
12 Months	0.10	0.10	\$300.00
18 Months	0.15	0.15	\$300.00
24 Months	0.20	0.20	\$300.00
36 Months	0.30	0.30	\$300.00
48 Months	0.40	0.40	\$300.00
9 Month SPECIAL	0.15	0.15	\$1,000.00
26 Month SPECIAL	0.25	0.25	\$1,000.00
reduce earnings.	on quarterly compour d minimum deposit rec	nding. APY assum quired to open acco	
Interest Checking, 50 & Better an	d 50 & Better Plus	Checking	
Account Level	Interest Rate	APY**	Minimum Deposit to Open Account
Tier 1			
(\$0.01 - \$24,999.99)	0.02	0.02	\$1,000.00
Tier 2			
(\$25,000.00 - \$99,999.99)	0.03	0.03	\$1,000.00
Tier 3			
(\$100,000.00 & over)	0.03	0.03	\$1,000.00
Money Market Account			
Account Level	Interest Rate	APY**	Minimum Deposit to Open Accourt
Tier 1			
(\$0.01 - \$9,999.99)	0.03	0.03	\$2,500.00
	0.03	0.03	\$2,500.00
Tier 2	0.03	0.03	\$2,500.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3			
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3			
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99)	0.08	0.08	\$2,500.00
(\$0.01 - \$9,999.99) Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99)	0.08	0.08	\$2,500.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5	0.08	0.08	\$2,500.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5	0.08	0.08	\$2,500.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over)	0.08 0.10 0.12	0.08 0.10 0.12	\$2,500.00 \$2,500.00 \$2,500.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts	0.08 0.10 0.12 0.15	0.08 0.10 0.12 0.15	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts	0.08 0.10 0.12	0.08 0.10 0.12	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b>
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) <b>Other Deposit Accounts</b> <b>Account Type</b>	0.08 0.10 0.12 0.15 Interest Rate	0.08 0.10 0.12 0.15 <b>APY**</b>	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18)
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) <b>Other Deposit Accounts</b> <b>Account Type</b> Statement Savings	0.08 0.10 0.12 0.15 Interest Rate 0.05	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older)
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts Account Type Statement Savings Super Saver Squad Savings	0.08 0.10 0.12 0.15 Interest Rate 0.05 0.05	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts Account Type Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00)	0.08 0.10 0.12 0.15 Interest Rate 0.05 0.05 1.00	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05 1.00	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00 \$10.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts Account Type Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00)	0.08 0.10 0.12 0.15 Interest Rate 0.05 0.05	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00 \$10.00 \$10.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts Account Type Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00) Baby Savers (\$1,000.01 & over)	0.08 0.10 0.12 0.15 Interest Rate 0.05 0.05 1.00 0.08	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05 1.00 0.08	\$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00 \$1
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) <b>Other Deposit Accounts</b> <b>Account Type</b> Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00) Baby Savers (\$1,000.01 & over) Passbook Savings	0.08 0.10 0.12 0.15 Interest Rate 0.05 0.05 1.00	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05 1.00 0.08 0.05	\$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00 \$10.0
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts Account Type Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00) Baby Savers (\$1,000.01 & over) Passbook Savings Christmas Club	0.08 0.10 0.12 0.15 <b>Interest Rate</b> 0.05 0.05 1.00 0.08 0.05 0.05	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05 1.00 0.08 0.05 0.05	\$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00 \$10.0
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) Other Deposit Accounts Account Type Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00) Baby Savers (\$1,000.01 & over) Passbook Savings Christmas Club HOPE Education	0.08 0.10 0.12 0.15 <b>Interest Rate</b> 0.05 0.05 1.00 0.08 0.05 0.05 1.39	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05 1.00 0.08 0.05 0.05 1.40	\$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00
Tier 2 (\$10,000.00 - \$24,999.99) Tier 3 (\$25,000.00 - \$99,999.99) Tier 4 (\$100,000.00 - \$499,999.99) Tier 5 (\$500,000.00 & over) <b>Other Deposit Accounts</b> <b>Account Type</b> Statement Savings Super Saver Squad Savings Baby Savers (\$0.01 - \$1,000.00) Baby Savers (\$1,000.01 & over) Passbook Savings Christmas Club	0.08 0.10 0.12 0.15 <b>Interest Rate</b> 0.05 0.05 1.00 0.08 0.05 0.05	0.08 0.10 0.12 0.15 <b>APY**</b> 0.05 0.05 1.00 0.08 0.05 0.05	\$2,500.00 \$2,500.00 \$2,500.00 <b>Minimum Deposit to Open Accour</b> \$10.00 (under age 18) \$50.00 (18 and older) \$10.00 \$10.0