

| Checking Accounts                    |       | INTEREST RATE | APY*                      | INTEREST RATE | APY*  |
|--------------------------------------|-------|---------------|---------------------------|---------------|-------|
| Pinnacle+ Advantage                  | 0.05% | 0.05%         | Family Checking           | 0.05%         | 0.05% |
| Earning Advantage                    | 0.05% | 0.05%         |                           |               |       |
| Savings Accounts                     |       | INTEREST RATE | APY*                      | INTEREST RATE | APY*  |
| Statement Savings                    | 0.10% | 0.10%         | Holiday Club Accounts     | 0.10%         | 0.10% |
| Passbook Savings                     | 0.10% | 0.10%         | All-Purpose Club Accounts | 0.10%         | 0.10% |
| Tiered Money Market Savings Accounts |       | INTEREST RATE | APY*                      | INTEREST RATE | APY*  |
| \$0-\$2,499.99                       | 0.10% | 0.10%         | \$25,000-\$49,999.99      | 0.12%         | 0.12% |
| \$2,500-\$9,999.99                   | 0.10% | 0.10%         | \$50,000-\$99,999.99      | 0.12%         | 0.12% |
| \$10,000-\$24,999.99                 | 0.10% | 0.10%         | \$100,000 and greater     | 0.12%         | 0.12% |
| Certificate of Deposit Accounts      |       | INTEREST RATE | APY*                      | INTEREST RATE | APY*  |
| 1 month                              | 0.05% | 0.05%         | 18 months                 | 0.35%         | 0.35% |
| 3 months                             | 0.10% | 0.10%         | 2 years                   | 0.65%         | 0.65% |
| 6 months                             | 0.15% | 0.15%         | 3 years                   | 0.80%         | 0.80% |
| 9 months FLEX                        | 0.15% | 0.15%         | 4 years                   | 0.95%         | 0.95% |
| 9 months                             | 0.20% | 0.20%         | 5 years                   | 1.19%         | 1.20% |
| 1 year                               | 0.30% | 0.30%         | Bump-up 2 year            | 0.40%         | 0.40% |

\$500 minimum to open most CDs. Flex CD & CD Ladder require \$2500 minimum. Early withdrawal penalties may apply on all CD accounts. See separate sheet for additional maturity terms.

**Please see second page for flexible CD specials and options.**

| Retirement Accounts  | INTEREST RATE | APY*  |
|----------------------|---------------|-------|
| Year 'Round IRA CD** | 0.40%         | 0.40% |

Any Savings, Money Market Savings or Certificate of Deposit Account can be set up as an IRA.

\*\*See second page/side for details

| Health Savings Accounts (HSAs)     | INTEREST RATE                           | APY*  |
|------------------------------------|---|-------|
| Tiered HSA checking \$0-\$2,499.99 | 0.10%                                   | 0.10% |
| Tiered HSA checking \$2,500+       | 0.30%                                   | 0.20% |
| High-yield HSA CD                  | Any maturity, published rate plus 0.10% |       |

| CDARS Accounts | INTEREST RATE | APY*  | INTEREST RATE | APY*  |
|----------------|---------------|-------|---------------|-------|
| 4 week         | 0.05%         | 0.05% | 2 year        | 0.40% |
| 13 week        | 0.05%         | 0.05% | 3 year        | 0.55% |
| 26 week        | 0.10%         | 0.10% | 5 year        | 0.80% |
| 52 week        | 0.15%         | 0.15% |               |       |

Please see reverse for flexible CD specials and options.

\* APY = Annual Percentage Yield

Fees could reduce earnings

### Rates effective January 7, 2019

Checking & Savings accounts are variable rate accounts. We may at our discretion change each interest rate and APY on variable rate accounts at any time and without notice.

\$25.00 minimum to open a checking or savings account. No minimum balance to earn APY.

## Certificate of Deposit Specials and Options

These specials and options allow you to create a savings program that fits your exact needs. Ask a Personal Banker for more details.

**Choose-Your-Own-Term CDs.** Choose your own maturity date to fit your specific investment needs - from 1 month to 60 months. Earn an increased rate for each and every month invested. Please refer to separate rate sheet.

**Bump-Up CDs.** Take advantage of rising rates without closing your account and incurring an early closing penalty. Get a one-time Bump-Up option as published at the time of your choosing.

**CD Ladders.** Earn an extra 0.10% (10 basis points) plus balance your exposure to changing interest rates. Open three or more CDs at the same time with different maturities and earn the preferred interest rate. Maturities of each of the three CDs in the Ladder must be separated by at least six months, \$10,000 total minimum invested and each CD must be at least \$2,500.

**Year 'Round IRA CD** is a CD that is open for contributions and rollovers for the entire 15-month term. Pays the same rate on all of the contributions you make or rollovers you add to this account during its entire 15-month term. Speak to a Personal Banker for details. See reverse side for current rate. \$500 minimum to open account; \$100,000 total deposit maximum in this CD. One account per customer. Upon maturity, account will roll into the 12-month term and rate. Early withdrawal penalties may apply. Rate subject to change based on market conditions.

**Flexible CD.** Speak to a Personal Banker for details. See reverse side for current rate. Minimum balance is \$2,500. Minimum additional deposit: \$500 each. Minimum withdrawal: \$500 each. One withdrawal per month, made at least 30 days apart; no withdrawals allowed during first or last 30 days. Withdrawals not allowed below minimum balance requirement. No ACH transactions. Not eligible for IRAs or HSAs.

Special CDs are offered for a limited time.

### Rates effective January 7, 2019

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Rates subject to change  
Fees may reduce earnings