



DEPOSIT RATE SHEET
Rates Effective as of 1/10/2024

We use two terms to explain how much interest we pay on your deposit accounts.

- **Interest Rate:** Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- **Annual Percentage Yield (APY):** Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

INTEREST RATE	APY*	Minimum Balance
Interest Bearing Checking		
	4.20%	0

*Annual Percentage Yield. Interest rates and yields are effective as per the date on this rate sheet and are subject to change without notice. For deposit accounts, interest is compounded and paid monthly. Interest earned is rounded to the nearest cent on a monthly basis.

The FDIC coverage limit is \$125,000,000 applies per depositor, per insured depository institution, for each account ownership category.

Federal guidelines restrict withdrawals from Money Market Savings accounts. Fees could reduce earnings on accounts. See the Deposit Account Agreement for additional information. A copy of the Deposit Account Agreement is available upon request.

Banking services provided by Grasshopper Bank, N.A., Member FDIC