

**Rate Sheet**  
**Personal Checking Accounts**  
**Effective June 1, 2018**



<b>Personal Deposit Accounts</b>	<b>Balance Tier</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Obtain Annual Percentage Yield</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
Advantage Checking	less than \$10,000	\$100	\$0.01	0.10%	0.10%
Advantage Checking	\$10,000+	\$100	\$10,000	0.15%	0.15%
Advantage Checking	\$25,000+	\$100	\$25,000	0.15%	0.15%
Advantage Checking	\$50,000+	\$100	\$50,000	0.20%	0.20%
Advantage Checking	\$100,000+	\$100	\$100,000	0.20%	0.20%
Rewards Checking	less than \$10,000	\$100	\$0.01	0.10%	0.10%
Rewards Checking	\$10,000+	\$100	\$10,000	0.10%	0.10%
Rewards Checking	\$25,000+	\$100	\$25,000	0.10%	0.10%
Rewards Checking	\$50,000+	\$100	\$50,000	0.10%	0.10%
Rewards Checking	\$100,000+	\$100	\$100,000	0.10%	0.10%
Money Market	less than \$10,000	\$1,000	\$0.01	0.10%	0.10%
Money Market	\$10,000+	\$1,000	\$10,000	0.20%	0.20%
Money Market	\$25,000+	\$1,000	\$25,000	0.25%	0.25%
Money Market	\$50,000+	\$1,000	\$50,000	0.30%	0.30%
Money Market	\$100,000+	\$1,000	\$100,000	0.40%	0.40%
Savings	\$4999 or less	\$50	\$0.01	0.10%	0.10%
Savings	\$4,999.01+	\$50	\$4,999.01	0.10%	0.10%
Savings	\$9,999.01+	\$50	\$9,999.01	0.15%	0.15%
Savings	\$24,999.01+	\$50	\$24,999.01	0.20%	0.20%
Health Savings Account	none	\$0.01	\$0.01	1.00%	1.00%

*Additional Information: Rates are subject to change at any time without notice. Please contact a Universal Banker at any branch location for further information and applicable disclosures. Fees may reduce earnings. MEMBER FDIC*