

INTEREST RATES

As of May 15, 2026

Products updated October 21, 2024



PRODUCT	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO OBTAIN APY*	INTEREST RATE	APY*
INTEREST BEARING CHECKING & SAVINGS ACCOUNTS				
My Elite Interest Checking	\$25	Below \$1,500	0.25%	0.25%
		\$1,500 and over	0.75%	0.75%
My 50 Plus Interest Checking	\$25	All balances	0.25%	0.25%
My Teen Checking	\$25	Below \$100	0.00%	0.00%
		\$100 and over	0.25%	0.25%
My Business Interest Checking	\$25	All balances	0.75%	0.75%
My Savings	\$25	Below \$100	0.00%	0.00%
		\$100 and over	0.35%	0.35%
My Money Market	\$25	\$1 million and over	3.00%	3.04%
		\$250,000 < \$1 million	1.90%	1.92%
		\$3,000 < \$250,000	0.90%	0.90%
		Below \$3,000	0.50%	0.50%

Fees could reduce earnings on these accounts. Interest Rate and APY may change after account opening.

*APY = Annual Percentage Yield

CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS

1 Month	\$2,500	\$2,500	1.70%	1.72%
3 Months	\$2,500	\$2,500	1.90%	1.91%
6 Months	\$1,000	\$1,000	3.25%	3.29%
9 Months	\$1,000	\$1,000	3.25%	3.29%
1 Year	\$1,000	\$1,000	2.75%	2.78%
15 Months	\$1,000	\$1,000	2.00%	2.02%
18 Months	\$1,000	\$1,000	2.00%	2.02%
23 Months	\$1,000	\$1,000	2.00%	2.02%
2 Years	\$1,000	\$1,000	2.00%	2.02%
30 Months	\$1,000	\$1,000	2.00%	2.02%
3 Years	\$1,000	\$1,000	2.00%	2.02%
4 Years	\$1,000	\$1,000	2.00%	2.02%
5 Years	\$1,000	\$1,000	2.00%	2.02%

Ask us about Bonus Points!

A penalty may be imposed for early withdrawal. APY assumes earnings remain on deposit.