

Rate Sheet

Current as of March 08, 2021

| Account Type | Minimum Deposit to Open Account | Minimum Balance ^{1.} to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ^{2.} |
|---|---------------------------------|---|---------------|---------------------------------------|
| Certificates of Deposit | | | | |
| 6 Month CD | \$500.00 | \$500.00 | 0.10% | 0.10% |
| 12 Month CD | \$500.00 | \$500.00 | 0.15% | 0.15% |
| 18 Month CD | \$500.00 | \$500.00 | 0.15% | 0.15% |
| 24 Month CD | \$500.00 | \$500.00 | 0.25% | 0.25% |
| 36 Month CD | \$500.00 | \$500.00 | 0.35% | 0.35% |
| 48 Month CD | \$500.00 | \$500.00 | 0.45% | 0.45% |
| 60 Month CD | \$500.00 | \$500.00 | 0.50% | 0.50% |
| Individual Retirement Accounts ^{3.} | | | | |
| 12 Month IRA | \$500.00 | \$500.00 | 0.15% | 0.15% |
| 18 Month IRA | \$500.00 | \$500.00 | 0.15% | 0.15% |
| 24 Month IRA | \$500.00 | \$500.00 | 0.25% | 0.25% |
| 36 Month IRA | \$500.00 | \$500.00 | 0.35% | 0.35% |
| 48 Month IRA | \$500.00 | \$500.00 | 0.45% | 0.45% |
| 60 Month IRA | \$500.00 | \$500.00 | 0.50% | 0.50% |
| First Choice Savings IRA | \$100.00 | \$0.01- \$9,999.99 | 0.05% | 0.05% |
| | | \$10,000.00 and Above | 0.10% | 0.10% |
| Money Market IRA | \$1,000.00 | \$0.01- \$49,999.99 | 0.05% | 0.05% |
| | | \$50,000.00- \$99,999.99 | 0.10% | 0.10% |
| | | \$100,000.00- \$249,999.99 | 0.15% | 0.15% |
| | | \$250,000.00 and Above | 0.25% | 0.25% |

Disclosure of Terms

1. Daily Balance (the amount of principal in the account each day)
2. Annual Percentage Yield accurate as of **March 08, 2021**. Rates are subject to change.
3. Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59
 $\frac{1}{2}$. Please consider speaking to a tax professional before making withdrawals from your IRA.

Interest accrues daily and credited in accordance with product statement cycle.

If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.

Fees may reduce earnings.

Contact the bank at 814-954-6045 for additional information.

Rate Sheet

Current as of March 08, 2021

| Account Type | Minimum Deposit to Open Account | Minimum Balance ⁵ to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ⁶ |
|---|---------------------------------|--|---------------|--------------------------------------|
| Personal Accounts | | | | |
| Premier Checking | \$100.00 | \$0.01- \$1,499.99 | 0.05% | 0.05% |
| | | \$1,500.00- \$2,499.99 | 0.10% | 0.10% |
| | | \$2,500.00 and Above | 0.15% | 0.15% |
| 1st Interest Checking ⁷ | \$100.00 | \$0.01-\$10,000.00 | 1.49% | 1.50% |
| | | \$10,000.01 and Above | 1.24% | 1.50% to 1.25% |
| | | | | |
| First Choice Money Market | \$1,000.00 | \$0.01- \$49,999.99 | 0.05% | 0.05% |
| | | \$50,000.00- \$99,999.99 | 0.10% | 0.10% |
| | | \$100,000.00- \$249,999.99 | 0.15% | 0.15% |
| | | \$250,000.00 and Above | 0.25% | 0.25% |
| Premium Personal Money Market | \$50,000.00 | \$0.01 and \$249,999.99 | 0.35% | 0.35% |
| | | \$250,000.00 - \$2,499,999.99 | 0.50% | 0.50% |
| | | \$2,500,000.00 and Above | 0.35% | 0.35% |
| First Choice Savings | \$100.00 | \$0.01- \$9,999.99 | 0.05% | 0.05% |
| | | \$10,000.01 and Above | 0.10% | 0.10% |
| Youth Savings | \$10.00 | \$0.01- \$10,000.00 | 0.80% | 0.80% |
| Health Savings | \$100.00 | \$10,000.01 and Above | 0.50% | 0.50% |
| | | \$0.01 and Above | 0.10% | 0.10% |
| Business Accounts | | | | |
| Business Interest Checking | \$50,000.00 | \$0.01- \$49,999.99 | 0.00% | 0.00% |
| | | \$50,000.00- \$100,000.00 | 0.05% | 0.05% |
| | | \$100,000.01 and Above | 0.10% | 0.10% |
| IOLTA Checking | \$100.00 | \$0.01 and Above | 0.10% | 0.10% |
| Business Money Market | \$2,500.00 | \$0.01- \$49,999.99 | 0.05% | 0.05% |
| | | \$50,000- \$99,999.99 | 0.10% | 0.10% |
| | | \$100,000.00- \$249,999.99 | 0.15% | 0.15% |
| | | \$250,000.00 and Above | 0.25% | 0.25% |
| Premium Business Money Market | \$50,000.00 | \$0.01 - \$249,999.99 | 0.35% | 0.35% |
| | | \$250,000.00 - \$2,499,999.99 | 0.50% | 0.50% |
| | | \$2,500,000.00 and Above | 0.35% | 0.35% |
| Business Savings | \$500.00 | \$0.01- \$9,999.99 | 0.05% | 0.05% |
| | | \$10,000.00 and Above | 0.10% | 0.10% |

Disclosure of Terms

5. Daily Balance (the amount of principal in the account each day)

6. Annual Percentage Yield accurate as of **March 08, 2021**. Rates subject to change after account opening.

7. Customer must meet the following requirements to earn the disclosed APY: at least one direct deposit and a minimum of 10 non-pin based debit card transactions per statement cycle. If account requirements to obtain the disclosed APY are not met then the account will revert to .50% APY for balances up to \$10,000 and .50% to .25% APY for balances above \$10,000.

Interest accrues daily and credited in accordance with product statement cycle.
Fees may reduce earnings.

Contact the bank at 814-954-6045 for additional information.