

Rate Sheet

Current as of December 15, 2020

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

- Daily Balance (the amount of principal in the account each day)
- Annual Percentage Yield accurate as of **December 15, 2020**. Rates are subject to change.
- Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59
½. 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If any portion of the certificate is withdrawn before maturity date, a penalty may be imposed.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 December 15, 2020

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 Checking⁷	\$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%
Signature Personal Money Market	\$50,000.00	\$0.01 and \$249,999.99	0.35%	0.35%
		\$250,000 and above	0.50%	0.50%
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%
		\$10,000.01 and Above	0.50%	0.50%
Health Savings	\$100.00	\$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%
Signature Business Money Market	\$50,000.00	\$0.01 -\$249,999.99	0.35%	0.35%
		\$250,000 and above	0.50%	0.50%
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 **December 15, 2020**. 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.