RATE SHEET

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the accounts we offer. The interest rate and annual percentage yield on Kasasa accounts may change after account opening without notice to you. Certificate of Deposits are fixed rate for the initial term of the investment. The 48 month Bump Up Certificate of Deposit may change at the owner's descretion during the intial term of the investment.

Account	Balance Range	Minimum Deposit To Open Account	Minimum Balance To Obtain APY	Rate	APY
Kasasa Cash®		$50.00	$0.01		
Range	$ 0.01 - $ 10,000.00			5.84%	6.00%
Range	$ 10,000.01 - $ 9,999,999.00			0.10%	6.00% - 0.64%
Kasasa Saver®		$5.00	$0.01		
Range	$ 0.01 - $ 25,000.00			1.98%	2.00%
Range	$ 25,000.01 - $ 9,999,999.00			0.30%	2.00% - 0.64%
Regular Savings		$100.00	$0.01		
Range	$ 0.01 - $ 9,999,999.00			0.35%	0.35%
Certificates of Deposit					
6 Month CD		$1,000.00	$1,000.00	3.50%	3.55%
6 Month Jumbo CD		$50,000.00	$50,000.00	3.65%	3.70%
12 Month CD		$1,000.00	$1,000.00	4.10%	4.16%
12 Month Jumbo CD		$50,000.00	$50,000.00	4.25%	4.32%
24 Month CD		$1,000.00	$1,000.00	3.85%	3.91%
24 Month Jumbo CD		$50,000.00	$50,000.00	4.00%	4.06%
36 Month CD		$1,000.00	$1,000.00	3.85%	3.91%
36 Month Jumbo CD		$50,000.00	$50,000.00	4.00%	4.06%
48 Month CD		$1,000.00	$1,000.00	3.85%	3.91%
48 Month Jumbo CD		$50,000.00	$50,000.00	4.00%	4.06%
48 Month Bump Up CD		$1,000.00	$1,000.00	3.85%	3.91%
48 Month Jumbo Bump Up CD		$50,000.00	$50,000.00	4.15%	4.22%
48 Month Dream Fund CD		$100.00	$100.00	4.50%	4.58%
60 Month CD		$1,000.00	$1,000.00	4.00%	4.06%
60 Month Jumbo CD		$50,000.00	$50,000.00	4.10%	4.16%

Kasasa Cash® Rate Information:

●When the Kasasa Cash® qualifications are met, if the average daily balance in your account is $10,000.00 or less, the interest rate paid on the entire balance will be 5.84% with an annual percentage yield of 6.00%.

●When the Kasasa Cash® qualifications are met, an interest rate of 0.10% will be paid only for that portion of your average daily balance that is greater than $10,000.00. The annual percentage yield for this tier will range from 0.64% - 6.00% depending on the balance in the account.

●When the Kasasa Cash® qualifications are not met, the interest rate paid on the entire daily average balance in your account will be 0.05% with an APY of 0.05% on account balances.

Kasasa Saver® Rate Information:

●When the linked Kasasa Cash® or Kasasa Cash Back® qualifications are met, if the average daily balance in your account is $25,000.00 or less, the interest rate paid on the entire balance will be 1.98% with an annual percentage yield of 2.00%.

●When the linked Kasasa Cash® or Kasasa Cash Back® qualifications are met, an interest rate of 0.30% will be paid only for that portion of your average daily balance that is greater than $25,000.00. The annual percentage yield for this tier will range from 0.64% - 2.00% depending on the balance in the account.

●When the linked Kasasa Cash® or Kasasa Cash Back® qualifications are not met, the interest rate paid on the entire daily average balance in your account will be 0.05% with an APY of 0.05% on account balances.

Regular Savings Rate Information:

●Fees may reduce earnings.

●APY (Annual Percentage Yield) assumes semi-annual compounding of interest.

Certificate of Deposit Rate Information:

●Penalty for early withdrawal may apply.

●Early withdrawal fees may reduce earnings and could reduce principal deposit.

●APY (Annual Percentage Yield) assumes quarterly compounding of interest.

The interest rate(s) and annual percentage yield(s) are accurate as of November 5, 2026.
and are subject to change at the Bank's discretion.

Member FDIC