



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.

Account	Balance Range	Minimum Deposit To Open Account	Minimum Balance To Obtain APY	Rate	APY
Kasasa Cash®		\$50.00	\$0.00		
Range \$	0.01 - \$ 10,000.00			2.96%	3.00% - 3.00%
Range \$	10,000.01 - \$ 9,999,999.00			0.25%	3.00% - 0.50%
Kasasa Saver®		\$5.00	\$0.00		
Range \$	0.01 - \$ 25,000.00			0.995%	1.00% - 1.00%
Range \$	25,000.01 - \$ 9,999,999.00			0.30%	1.00% - 0.30%
Passbook Savings		\$100.00	\$0.00		
Range \$	0.01 - \$ 9,999,999.00			0.10%	0.10%
Certificates of Deposit					
6 Month CD		\$1,000.00	\$1,000.00	0.20%	0.20%
6 Month Jumbo CD		\$50,000.00	\$50,000.00	0.25%	0.25%
12 Month CD		\$1,000.00	\$1,000.00	0.30%	0.30%
12 Month Jumbo CD		\$50,000.00	\$50,000.00	0.35%	0.35%
24 Month CD		\$1,000.00	\$1,000.00	0.40%	0.40%
24 Month Jumbo CD		\$50,000.00	\$50,000.00	0.45%	0.45%
36 Month CD		\$1,000.00	\$1,000.00	0.50%	0.50%
36 Month Jumbo CD		\$50,000.00	\$50,000.00	0.55%	0.55%
48 Month CD		\$1,000.00	\$1,000.00	0.60%	0.60%
48 Month Jumbo CD		\$50,000.00	\$50,000.00	0.65%	0.65%
48 Month Bump Up CD		\$1,000.00	\$1,000.00	0.60%	0.60%
48 Month Jumbo Bump Up CD		\$50,000.00	\$50,000.00	0.65%	0.65%
60 Month CD		\$1,000.00	\$1,000.00	0.70%	0.70%
60 Month Jumbo CD		\$50,000.00	\$50,000.00	0.75%	0.75%

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 2.96% with an annual percentage yield of 3.00%.
- When the Kasasa Cash® qualifications are met, an interest rate of 0.25% 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 0.25% - 3.00% depending on the balance in the account.
- When the Kasasa Cash® qualifications are not met, the interest rate paid on the entire 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 1.00% with an annual percentage yield of 1.00%.
- 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 0.30% - 1.00% 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 balance in your account will be 0.05% with an APY of 0.05% on account balances.

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 January 26, 2021.

Member FDIC