



The Savings Bank®

SmartBankingSM for a better future

MEMBER FDIC

Deposit Rates Accurate As of 11/4/25

Deposit Rates Accurate As of 11/4/25						
Type of account	Minimum to open	Ledger Balance to Earn Interest	APY	Interest Rate	ADB ⁺ Balance to Avoid Service Charge	Frequency of Compounding/ Crediting
CERTIFICATES OF DEPOSIT SPECIALS ³						
3 Month (3 mo pen)	\$1,000	\$0	3.67%	3.60%	N/A	Daily/Monthly
8 Month (3 mo pen)	\$1,000	\$0	3.40%	3.34%	N/A	Daily/Monthly
13 Month (3 mo pen)	\$1,000	\$0	3.21%	3.16%	N/A	Daily/Monthly
CHECKING ACCOUNTS						
PREMIER CHECKING	\$5,000	\$0 - \$2,499.99 \$2,500 & Greater	0.05% 0.05%	0.05% 0.05%	\$5.00 if ADB	Daily/Monthly
PREMIER BUSINESS	\$5,000	\$0 - \$2,4999.99 \$2,500 & Greater	0.05% 0.05%	0.05% 0.05%	\$5.00 if ADB	Daily/Monthly
SMART MARKET MMA CHECKING (excludes public funds)	\$2,500	\$0 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 & Greater	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%	\$5.00 if ADB <\$2,500	Daily/Monthly
LEGACY MMA CHECKING (excludes public funds)	\$50,000	\$0 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$149,999.99 \$150,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 & Greater	0.10% 1.15% 1.40% 1.90% 2.25% 2.92% 3.00%	0.10% 1.14% 1.39% 1.88% 2.23% 2.88% 2.96%	\$10.00 if ADB <\$2,500	Daily/Monthly
SAVINGS ACCOUNTS						
STATEMENT SAVINGS	\$100	\$0.01	0.05%	0.05%	N/A	Daily/Quarterly
OHIO HOMEBUYER PLUS SAV	\$100	\$100.00	5.00%	4.88%	N/A	Daily/Quarterly
TAX ADVANTAGE ACCOUNTS AND IRAS						
Health Savings (HSA)	\$100	\$0.01	0.05%	0.05%	N/A	Daily/Monthly
30 Month Fixed ²	\$5.00	\$0	1.85%	1.83%	N/A	Daily/Monthly
18 Month Variable ¹	\$5.00	\$0	1.77%	1.75%	N/A	Daily/Monthly
CERTIFICATES OF DEPOSIT ²						
6 Month (3 mo pen)	\$1,000	\$0	1.00%	1.00%	N/A	Daily/Monthly
12 Month (3 mo pen)	\$1,000	\$0	1.00%	1.00%	N/A	Daily/Monthly
24 Month (3 mo pen)	\$1,000	\$0	1.51%	1.50%	N/A	Daily/Monthly
36 Month (6 mo pen)	\$1,000	\$0	1.51%	1.50%	N/A	Daily/Monthly
48 Month (12 mo pen)	\$1,000	\$0	1.80%	1.78%	N/A	Daily/Monthly
60 Month (12mo pen)	\$1,000	\$0	1.80%	1.78%	N/A	Daily/Monthly
PUBLIC FUND INTEREST BEARING DDA						
Contact Executive Management						

These accounts earn interest at a variable rate. The interest rates and annual percentage yields (APY) may change at any time after the account is opened. Interest begins to accrue on the business day you deposit noncash items (for example, checks). We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. If you close your account before interest

is credited, you will receive the accrued interest.

Please call us at 1-800-582-2265 for further information.

⁺ADB = Average Daily Balance, also known as Average Balance

¹These accounts earn interest at a variable rate. The rate may change after the account is opened. Maintenance or activity fees could reduce

²Interest rate is fixed for the term of the certificate. Accounts renew automatically. A penalty may be imposed for early withdrawal. Fees could reduce the earnings on the account.

³Interest rate is fixed for the term of the certificate. Accounts with a 3 month term renew automatically to a 3 month CD at maturity, effective 8/20/24. Accounts with an 8 month term and 13 month term renew automatically to a 12 month CD at maturity. A penalty may be imposed for early withdrawal. Fees could reduce the earnings on the account.