

Rate Schedule

Rates effective:

Fees may reduce earnings

Kasasa® Cash/Kasasa® Cash with Saver

Balance	Minimum Required Opening Deposit	Interest Rate ¹	APY ₁
\$0 - \$15,000.00	\$100.00	0.20%	0.20%*
\$15,000.01 and up	\$100.00	0.06%	0.20% - 0.06%*
Non-qualifying balances	\$100.00	0.02%	0.02%

*Interest paid depends on account balance and qualification status - see product specific disclosure for information about qualifications - the interest rate will be paid only for the portion of the balance within the specific balance ranges in the tiers

Kasasa® Saver[^]

Balance	Minimum Required Opening Deposit	Interest Rate ¹	APY ₁
\$0 - \$25,000.00	\$25.00	0.20%	0.20%*
\$25,000.01 and up	\$25.00	0.07%	0.20% - 0.07%*
Non-qualifying balances	\$25.00	0.02%	0.02%

*Interest paid depends on account balance and qualification status - see product specific disclosure for information about qualifications - the interest rate will be paid only for the portion of the balance within the specific balance ranges in the tiers

[^]Requires an associated Kasasa Cash or Kasasa Cash Back checking account

Other Deposit Accounts

Account	Minimum Required Opening Deposit	Minimum Balance to Obtain APY ₂	Interest Rate ¹	APY ₁
Free 62 Checking	\$100.00	\$300.00	0.01%	0.01%
Free Business Interest Checking	\$100.00	\$1,000.00	0.01%	0.01%
Analyzed Business Interest Checking	-	\$1,000.00	0.02%	0.02%
Classic Savings	\$100.00	\$200.00	0.03%	0.03%
Youth Savings	\$25.00	\$25.00	0.03%	0.03%

¹ The interest rate and annual percentage yield may change after account opening.

² Daily balance. The amount of the principal in the account each day.

APY = Annual Percentage Yield

Certificates of Deposit*

Term	Minimum Opening Balance	Minimum Balance to Obtain APY ₂	Interest Rate	APY
1 Month	\$1000.00	\$500.00	1.38%	1.38%
3 Month	\$1000.00	\$500.00	1.38%	1.38%
6 Month	\$1000.00	\$500.00	1.37%	1.37%
9 Month	\$1000.00	\$500.00	1.35%	1.35%
12 Month	\$1000.00	\$500.00	1.34%	1.34%
18 Month	\$1000.00	\$500.00	1.28%	1.28%
24 Month	\$1000.00	\$500.00	1.22%	1.22%
30 Month	\$1000.00	\$500.00	1.18%	1.18%
36 Month	\$1000.00	\$500.00	1.14%	1.14%
48 Month	\$1000.00	\$500.00	1.11%	1.11%
60 Month	\$1000.00	\$500.00	1.07%	1.07%

*A penalty may be imposed for early withdrawal.

Money Markets

Account: Classic Money Market**

Daily balances of:	Interest Rate ¹	APY ₁
Up to \$999.99	0.00%	0.00%
\$1,000.00 - 24,999.99	0.01%	0.01%
\$25,000.00 - 49,999.99	0.01%	0.01%
\$50,000.00 - 74,999.99	0.03%	0.03%
\$75,000.00 - 99,999.99	0.03%	0.03%
\$100,000.00 and Up	0.05%	0.05%

**The minimum balance to open a Classic Money Market account is \$1000.00. The minimum balance to obtain the stated APY depends upon the applicable rate tier. The interest rate will be paid only for the portion of the balance within the specific balance ranges in the tiers.

1 The interest rate and annual percentage yield may change after account opening.

2 Daily balance. The amount of the principal in the account each day.

APY = Annual Percentage Yield