

DEPOSIT RATES¹

Annual Percentage Yield (APY) accurate as of January 1, 2023

CHECKING AND SAVINGS ACCOUNTS

Account Type	Minimum to Open	Balance Tiers	Interest Rate	APY ²
Free Rewards Checking To earn monthly rewards: Clear 12 debit card purchase transactions and 1 ACH Direct Deposit or Auto Debit; receive eStatements	\$100	≤ \$10,000.99	0.50%	0.50%
		≥ \$10,001	0.05%	0.05%
		If monthly qualifications are not met ³	0.01%	0.01%
REALSaver Companion account to Free Rewards Checking	\$150	≤ \$15,000.99	0.10%	0.10%
		≥ \$15,001	0.05%	0.05%
		If monthly qualifications are not met ³	0.01%	0.01%
NOW Checking	\$50	≥ \$1,500	0.20%	0.20%
		< \$1,500	0.01%	0.01%
IOLTA (Texas-Interest on Lawyer Trust Account)	\$1,500		1.15%	1.16%
COLTAF (Colorado Lawyer Trust Account)	\$1,500		1.15%	1.16%
Money Market	\$2,500	≥ \$500,000	1.15%	1.16%
		\$250,000 - \$499,999.99	0.75%	0.75%
		\$100,000 - \$249,999.99	0.20%	0.20%
		\$25,000 - \$99,999.99	0.20%	0.20%
		≤ \$24,999.99	0.20%	0.20%
Index Fund	\$25,000	≥ \$100,000	1.00%	1.00%
		\$50,000 - \$99,999.99	0.20%	0.20%
		\$25,000 - \$49,999.99	0.20%	0.20%
		≤ \$24,999.99	0.20%	0.20%
High-Yield Index Fund	\$25,000	≥ \$5,000,000	3.50%	3.56%
		\$1,000,000 - \$4,999,999.99	3.00%	3.04%
		\$500,000 - \$999,999.99	2.00%	2.02%
		\$250,000 - \$499,999.99	0.75%	0.75%
		≤ \$249,999.99	0.20%	0.20%
Platinum Checking (For those 50 and older)	\$50		0.05%	0.05%
Savings	\$150	≥ \$50	0.05%	0.05%
		< \$50	0.00%	0.00%

CERTIFICATE OF DEPOSIT

MINIMUM BALANCE: \$1,000

Term	Interest Rate	APY ⁴
30-Day	0.05%	0.05%
90-Day	0.05%	0.05%
6-Month	3.50%	3.55%
11-Month	3.70%	3.75%
1-Year	0.25%	0.25%
13-Month	1.50%	1.51%
15-Month	3.80%	3.85%
18-Month	3.00%	3.03%
2-Year	0.50%	0.50%
3-Year	0.75%	0.75%
5-Year	0.85%	0.85%
3-Year Step Up ⁵	3.00%	3.03%

CERTIFICATE OF DEPOSIT

MINIMUM BALANCE: \$100,000

Term	Interest Rate	APY ⁴
30-Day	0.05%	0.05%
90-Day	0.05%	0.05%
6-Month	3.50%	3.55%
11-Month	3.70%	3.75%
1-Year	0.25%	0.25%
13-Month	1.50%	1.51%
15-Month	3.80%	3.85%
18-Month	3.00%	3.03%
2-Year	0.50%	0.50%
3-Year	0.75%	0.75%
5-Year	0.85%	0.85%
3-Year Step Up ⁵	3.00%	3.03%

IRA CD

MINIMUM BALANCE: \$250

Term	Interest Rate	APY ⁴
1-Year	0.20%	0.20%
18-Month	0.75%	0.75%
3-Year	0.65%	0.65%
5-Year	0.75%	0.75%

IRA CD

MINIMUM BALANCE: \$100,000

Term	Interest Rate	APY ⁴
1-Year	0.20%	0.20%
18-Month	0.75%	0.75%
3-Year	0.65%	0.65%
5-Year	0.75%	0.75%

¹ Rates are subject to change. Call your branch to confirm rates. Other terms and conditions may apply.

² Annual Percentage Yield (APY) on variable accounts are for comparison only and may change after the account is opened. Fees may reduce earnings.

³ See product page on ifinancial.com for further details.

⁴ Annual Percentage Yield (APY) assumes reinvestment of principal and interest at the original rate for one year. There is a penalty for early withdrawal on CDs. Other terms and conditions may apply.

⁵ Contact your local branch for additional details.

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