



Customer APY & Interest Rate Sheet

Please see the separate Personal Deposit Account Disclosures and Fees or the Business Deposit Account Disclosures and Fees or the Certificate of Time Deposit document for specific account terms and conditions.

For Certificates of Deposit (CDs), the interest rate and Annual Percentage Yield (APY) are effective for the entire term of the CD, and a penalty may be imposed for early withdrawal. For all other accounts, interest rates are subject to change at any time after the account is opened. Fees could reduce the earnings for all accounts.

APYs are accurate as of: 1/2/2019 Wednesday

CD - PERSONAL / BUSINESS

SPECIAL CD PROMOS		
Term	Minimum Balance to Earn APY	APY
60-Month Special CD	\$50,000 from another institution	2.15%
60-Month Special CD	\$1,000	1.90%
36-Month Special CD	\$50,000 from another institution	1.65%
36-Month Special CD	\$1,000	1.40%
12-Month Special CD	\$50,000 from another institution	1.15%
12-Month Special CD	\$1,000	0.90%
CDs		
Term	Minimum Balance to Earn APY	APY
7-29 days	\$1,000	0.03%
30-59 days	\$1,000	0.05%
60-89 days	\$1,000	0.05%
3 to < 6 months	\$1,000	0.10%
6 to < 12 months	\$1,000	0.15%
12 to < 24 months	\$1,000	0.20%
24 to < 36 months	\$1,000	0.25%
36 to < 60 months	\$1,000	0.30%
60 to < 84 months	\$1,000	0.60%
84 to < 120 months	\$1,000	0.65%
120 months	\$1,000	1.30%
JUMBO CDs		
Please call or visit your nearest branch for current rates.		
18-Month IRA CD		
Term	Minimum Balance to Earn APY	APY
18 months	\$1,000	0.20%



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PERSONAL

STATEMENT SAVINGS	
Minimum Balance to Earn APY	APY
\$100	0.02%
IRA SAVINGS	
Minimum Balance to Earn APY	APY
\$100	0.02%
HOLIDAY SAVINGS	
Minimum Balance to Earn APY	APY
\$5	0.02%
ASB TIERED SAVINGS	
Minimum Balance to Earn APY	APY
\$5,000	0.05%
\$10,000	0.07%
\$25,000	0.09%
\$50,000	0.09%
\$100,000	0.12%
\$500,000	0.12%
\$750,000	0.14%
\$1,000,000	0.15%
\$2,500,000	0.35%
MONEY MARKET	
Minimum Balance to Earn APY	APY
Any amount less than \$2,500	0.02%
\$2,500	0.03%
\$10,000	0.04%
\$25,000	0.04%
\$100,000	0.06%
\$500,000	0.06%
\$1,000,000	0.06%
KALO DELUXE CHECKING	
Minimum Balance to Earn APY	APY
Any amount less than \$5,000	0.01%
\$5,000	0.02%
\$10,000	0.02%
\$25,000	0.02%
\$50,000	0.02%
\$75,000	0.02%
\$100,000	0.02%
\$500,000	0.02%



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BUSINESS

BIZ STATEMENT SAVINGS	
Minimum Balance to Earn Interest Rate	Interest Rate
\$100	0.020%
BIZ TIERED SAVINGS	
Minimum Balance to Earn Interest Rate	Interest Rate
\$5,000	0.070%
\$25,000	0.080%
\$50,000	0.080%
\$100,000	0.110%
\$500,000	0.110%
BIZ MONEY MARKET	
Minimum Balance to Earn Interest Rate	Interest Rate
Any amount less than \$2,500	0.020%
\$2,500	0.030%
\$25,000	0.040%
\$100,000	0.060%
\$500,000	0.060%
\$1,000,000	0.060%