



## 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: 10/20/2021 Wednesday**

### CD - PERSONAL / BUSINESS

ONLINE PROMO CDs		
Term	Minimum Balance to Earn APY	APY
6 month	\$1,000	0.02%
12 month	\$1,000	0.03%
CDs		
Term	Minimum Balance to Earn APY	APY
7-29 days	\$1,000	0.01%
30-59 days	\$1,000	0.01%
60-89 days	\$1,000	0.01%
3 to < 6 months	\$1,000	0.01%
6 to < 12 months	\$1,000	0.01%
12 to < 24 months	\$1,000	0.01%
24 to < 36 months	\$1,000	0.01%
36 to < 60 months	\$1,000	0.01%
60 to < 84 months	\$1,000	0.05%
84 to < 120 months	\$1,000	0.30%
120 months	\$1,000	0.65%
18-Month IRA CD		
Term	Minimum Balance to Earn APY	APY
18 months	\$1,000	0.01%



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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
Less than \$5,000	0.00%
\$5,000	0.02%
\$10,000	0.02%
\$25,000	0.02%
\$50,000	0.03%
\$100,000	0.03%
\$500,000	0.03%
\$750,000	0.03%
\$1,000,000	0.03%
\$2,500,000	0.03%
MONEY MARKET	
Minimum Balance to Earn APY	APY
Less than \$2,500	0.02%
\$2,500	0.02%
\$10,000	0.02%
\$25,000	0.02%
\$100,000	0.03%
\$500,000	0.03%
\$1,000,000	0.03%
KALO DELUXE CHECKING	
Minimum Balance to Earn APY	APY
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

<b>BIZ STATEMENT SAVINGS</b>	
Minimum Balance to Earn Interest Rate	Interest Rate
\$100	0.020%
<b>BIZ TIERED SAVINGS</b>	
Minimum Balance to Earn Interest Rate	Interest Rate
Less than \$5,000	0.020%
\$5,000	0.030%
\$25,000	0.030%
\$50,000	0.030%
\$100,000	0.030%
\$500,000	0.030%
<b>BIZ MONEY MARKET</b>	
Minimum Balance to Earn Interest Rate	Interest Rate
Less than \$2,500	0.020%
\$2,500	0.030%
\$25,000	0.030%
\$100,000	0.030%
\$500,000	0.030%
\$1,000,000	0.050%