



Customer Annual Percentage Yield (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: 4/16/2025 **Wednesday**

CD - PERSONAL / BUSINESS

SPECIAL PROMO CDs			
Consumer			
Term	Minimum Balance to Earn APY	Interest Rate	APY
3-Month Special CD	\$10,000 from another institution	3.392%	3.45%
6-Month Special CD	\$10,000 from another institution	3.440%	3.50%
12-Month Special CD	\$10,000 from another institution	3.247%	3.30%
IRA			
Term	Minimum Balance to Earn APY	Interest Rate	APY
6-Month Special CD	\$7,000 from another institution	3.440%	3.50%
12-Month Special CD	\$7,000 from another institution	3.247%	3.30%
Business			
Term	Minimum Balance to Earn APY	Interest Rate	APY
3-Month Special CD	\$50,000 from another institution	3.392%	3.45%
6-Month Special CD	\$50,000 from another institution	3.440%	3.50%
12-Month Special CD	\$50,000 from another institution	3.247%	3.30%
CDs			
Term	Minimum Balance to Earn APY	Interest Rate	APY
30-59 days	\$1,000	0.050%	0.05%
60-89 days	\$1,000	0.050%	0.05%
3 to < 6 months	\$1,000	0.100%	0.10%
6 to < 12 months	\$1,000	0.150%	0.15%
12 to < 24 months	\$1,000	0.200%	0.20%
24 to < 36 months	\$1,000	0.250%	0.25%
36 to < 60 months	\$1,000	0.300%	0.30%
60 to < 84 months	\$1,000	0.598%	0.60%
84 to < 120 months	\$1,000	0.648%	0.65%
120 months	\$1,000	1.292%	1.30%
18-Month IRA CD			
Term	Minimum Balance to Earn APY	Interest Rate	APY
18 months	\$1,000	0.200%	0.20%



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PERSONAL

KALO DELUXE CHECKING		
Minimum Balance to Earn APY	Interest Rate	APY
Less than \$5,000	0.010%	0.01%
\$5,000	0.020%	0.02%
\$10,000	0.020%	0.02%
\$25,000	0.020%	0.02%
\$50,000	0.020%	0.02%
\$75,000	0.020%	0.02%
\$100,000	0.020%	0.02%
\$500,000	0.020%	0.02%
STATEMENT SAVINGS		
Minimum Balance to Earn APY	Interest Rate	APY
\$100	0.020%	0.02%
ASB TIERED SAVINGS		
Minimum Balance to Earn APY	Interest Rate	APY
Less than \$5,000	0.000%	0.00%
\$5,000	0.020%	0.02%
\$10,000	0.020%	0.02%
\$25,000	0.020%	0.02%
\$50,000	0.030%	0.03%
\$100,000	0.030%	0.03%
\$500,000	0.030%	0.03%
\$750,000	0.030%	0.03%
\$1,000,000	0.030%	0.03%
\$2,500,000	0.030%	0.03%
MONEY MARKET		
Minimum Balance to Earn APY	Interest Rate	APY
Less than \$2,500	0.020%	0.02%
\$2,500	0.020%	0.02%
\$10,000	0.020%	0.02%
\$25,000	0.020%	0.02%
\$100,000	0.030%	0.03%
\$500,000	0.030%	0.03%
\$1,000,000	0.030%	0.03%



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4/16/2025

Wednesday

PERSONAL

HOLIDAY SAVINGS		
Minimum Balance to Earn APY	Interest Rate	APY
\$5	0.020%	0.02%
MONEYHUNE SAVINGS		
Minimum Balance to Earn APY	Interest Rate	APY
\$5	0.020%	0.02%
RETIREMENT SAVINGS		
Minimum Balance to Earn APY	Interest Rate	APY
\$100	0.020%	0.02%

BUSINESS

BIZ STATEMENT SAVINGS		
Minimum Balance to Earn Interest Rate	Interest Rate	APY
\$100	0.020%	0.02%
BIZ TIERED SAVINGS		
Minimum Balance to Earn Interest Rate	Interest Rate	APY
Less than \$5,000	0.020%	0.02%
\$5,000	0.030%	0.03%
\$25,000	0.030%	0.03%
\$50,000	0.030%	0.03%
\$100,000	0.030%	0.03%
\$500,000	0.030%	0.03%
BIZ MONEY MARKET		
Minimum Balance to Earn Interest Rate	Interest Rate	APY
Less than \$2,500	0.020%	0.02%
\$2,500	0.030%	0.03%
\$100,000	0.030%	0.03%
\$500,000	0.030%	0.03%
\$1,500,000	1.735%	1.75%
\$3,000,000	1.735%	1.75%