



**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

**BUSINESS SAVINGS AND INTEREST DISCLOSURE**  
Effective: February 3, 2026

<u>Business Checking Accounts</u>	<u>APY*</u>	<u>Interest Rate</u>	<u>Minimum Daily Balance to Earn Interest</u>	<u>Minimum Average Daily Balance to Avoid Monthly Service Charge**</u>	<u>Minimum Opening Deposit</u>
Community Checking	N/A	N/A	N/A	N/A	\$100
Analyzed Checking (Earnings Credit)	0.75%	0.750%	N/A	N/A	\$200
Landlord Checking	N/A	N/A	N/A	N/A	\$0
Business NOW Checking	0.05%	0.050%	\$500	\$1,500	\$500
IOLTA	2.21%	2.184%	N/A	\$1,500	\$0

<u>Business Savings Accounts</u>	<u>APY*</u>	<u>Interest Rate</u>	<u>Minimum Daily Balance to Earn Interest</u>	<u>Minimum Average Daily Balance to Avoid Monthly Service Charge*</u>	<u>Minimum Opening Deposit</u>
Business MAX Savings <i>with</i> Checking	0.15%	0.150%	\$500	\$500	\$500
	0.20%	0.200%	\$25,000		
	0.50%	0.499%	\$50,000		
Business MAX <i>without</i> Checking	0.05%	0.050%	\$500	\$500	\$500
	0.10%	0.100%	\$25,000		
	0.15%	0.150%	\$50,000		
Business Money Market Account	0.05%	0.050%	\$1,000	\$1,000	\$500
	0.10%	0.100%	\$50,000		
	0.15%	0.150%	\$100,000		
	0.25%	0.250%	\$1,000,000		
	0.60%	0.599%	\$100,000,000		
Tenant Savings Account	0.75%	0.747%	<\$5,000	N/A	\$0
	1.25%	1.243%	=>\$5,000		

\*\*Transaction fees may apply. Please refer to the Schedule of Account Features and Charges for Business Checking and Savings Accounts for additional details.

**Balance Information:**

For Certificates of Deposit, the Term will begin on the business day your deposit is received by the Bank. The Maturity Date will be set based on the Term of the product you selected from the Funding Date. For all other accounts, interest begins to accrue on the business day you make a deposit. If you close an account before interest is credited, you will earn the accrued interest. We use the daily balance method to calculate interest in your account. The daily balance method applies a daily periodic rate to the principal in your account each day. The minimum average daily balance is computed by adding the deposited funds in the account for each day of the period and dividing that figure by the number of days in the period. Fees may reduce earnings.

**Tiered-Rate Feature:**

Certain accounts may have "tiered rates". This means that the interest rate and the resulting Annual Percentage Yield you earn will depend on the daily balance in your account. The interest rates and Annual Percentage Yields applicable to each tier are shown above. You will earn the interest rate and Annual Percentage Yield applicable to your daily balance.

**Current Rates:**

For current rates, call (203) 656-3500. See Consumer Savings and Interest Disclosure for Certificate of Deposit rates

**\*The Annual Percentage Yields (APY) may change at any time without prior notice, before or after the account is opened.**