



Rates effective as of February 3, 2026

Personal Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Savings & Money Market

Savings ¹ (401)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.15%	0.15%
\$1,000 to \$4,999.99	0.15%	0.15%
\$5,000 to \$24,999.99	0.15%	0.15%
\$25,000 to \$49,999.99	0.15%	0.15%
\$50,000 to \$99,999.99	0.15%	0.15%
\$100,000 or more	0.15%	0.15%

Relationship Bonus	
When you link a Gold Account ²	
Rate Improvement	
	0.00%
	0.00%
	0.00%
	0.01%
	0.01%
	0.02%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.15%	0.15%
0.15%	0.15%
0.15%	0.15%
0.16%	0.16%
0.16%	0.16%
0.17%	0.17%

Money Market ¹ (301)		
Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$99,999.99	0.20%	0.20%
\$100,000 to \$249,999.99	0.30%	0.30%
\$250,000 to \$499,999.99	0.40%	0.40%
\$500,000 to \$999,999.99	0.47%	0.47%
\$1,000,000 or more	0.60%	0.60%

Relationship Bonus	
When you link a Gold Account ²	
Rate Improvement	
	0.00%
	0.01%
	0.01%
	0.01%
	0.01%
	0.01%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.00%	0.00%
0.21%	0.21%
0.31%	0.31%
0.41%	0.41%
0.48%	0.48%
0.61%	0.61%

Individual Retirement Account (IRA) Money Market ¹ (650)		
Account Balance	Rate	APY
\$0.01 to \$1,999.99	0.20%	0.20%
\$2,000 to \$9,999.99	0.20%	0.20%
\$10,000 to \$24,999.99	0.20%	0.20%
\$25,000 to \$49,999.99	0.20%	0.20%
\$50,000 to \$99,999.99	0.20%	0.20%
\$100,000 or more	0.30%	0.30%

Relationship Bonus	
When you link a Gold Account ²	
Rate Improvement	
	0.01%
	0.01%
	0.01%
	0.01%
	0.01%
	0.01%

Total Relationship Rate	
The amount you earn when you save and earn a relationship bonus	
Rate	APY
0.21%	0.21%
0.21%	0.21%
0.21%	0.21%
0.21%	0.21%
0.21%	0.21%
0.31%	0.31%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

² Relationship Bonus Interest Rates are automatically paid on eligible accounts when the account owner also has an open Gold Account. Eligible accounts are personal savings (does not include Young Savers), money market, CD, and IRA accounts. Total Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the standard rate table. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).