



# Deposit Rate Sheet

## Personal Accounts & CDs

Effective Date:  
4/13/2024

Personal Accounts	Dividend Rate (%)	Annual Percentage Yield* (APY) %	Average Daily Balance Required to Earn Dividends	Dividend Frequency
Alliance Checking	3.92%	4.00%	\$0 to \$15,000	Monthly
	0.00%	0.00%	\$15,001 and up	Monthly
Primary/Secondary Savings	0.05%	0.05%	\$250	Monthly
A\$Pire, Angel Savers, Christmas Club	0.05%	0.05%	\$5	Monthly
IRA & ROTH Savings	0.05%	0.05%	\$5	Monthly
Money Market	0.00%	0.00%	\$0 to \$2,499	Monthly
	0.15%	0.15%	\$2,500 - \$19,999	
	0.20%	0.20%	\$20,000 - \$74,999	
	0.25%	0.25%	\$75,000 - \$99,999	
	0.30%	0.30%	\$100,000+	

Certificates of Deposit † (Includes Traditional & Roth IRAs)	Dividend Rate (%)	Annual Percentage Yield* (APY) %	Minimum Opening Deposit	Compounding Frequency
6 Months	2.47%	2.50%	\$500	Monthly
9 Months	1.00%	1.00%	\$500	Monthly
12 Months	2.96%	3.00%	\$500	Monthly
24 Months	1.98%	2.00%	\$500	Monthly
30 Months	3.92%	4.00%	\$500	Monthly
30 Months (For Traditional & Roth IRAs ONLY)	4.17%	4.25%	\$500	Monthly
36 Months	1.98%	2.00%	\$500	Monthly
48 Months	2.47%	2.50%	\$500	Monthly
60 Months	2.47%	2.50%	\$500	Monthly

\*Annual percentage yield (APY) is based on the assumption that the money is left on deposit during the dividend period. All dividends to be paid according to disclosures. All dividend rates and APYs subject to change without notice. All rates on share accounts are subject to change at anytime. Fees could reduce the earning of these accounts.

†Certificates of Deposit have a penalty for early withdrawal. Refer to your Certificate of Deposit Disclosure for details of the specific penalty imposed for early withdrawal. IRA Certificates of Deposit are also subject to limitation and/or penalties imposed by the Internal Revenue Service. For additional information regarding your IRA Certificate of Deposit withdrawals, consult your tax advisor.

