

Industrial Bank Deposit Interest Rate Sheet

Personal KASASA Checking				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Kasasa Cash²	\$100.00	Up to and including \$15,000 (Additional qualifications required)	1.46% ⁴	1.47% ⁴
2 nd Tier ²	\$100.00	Balance over \$15,000 in the same Kasasa Cash account (Additional qualifications required)	0.199% ⁴	Ranges from 0.20% - 1.47% ⁴
Kasasa Cash with Kasasa Saver	\$100.00	Up to and including \$25,000 (Additional qualifications required)	0.49% ⁴	0.50% ⁴
2 nd Tier ²	\$100.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.199% ⁴	Ranges from 0.20%-0.50% ⁴
Kasasa Cash Back with Kasasa Saver	\$100.00	Up to and including \$25,000 (Additional qualifications required)	0.49% ⁴	0.50% ⁴
2 nd Tier ²	\$100.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.199% ⁴	Ranges from 0.20%-0.50% ⁴

Business Checking				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Business Interest Checking	\$1000.00	\$25.00	0.50%	0.50%

Personal KASASA Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Kasasa Saver² (this account may only be opened and maintained in conjunction with a Kasasa Cash Checking Account or Kasasa Cash Back Checking Account)	\$100.00	Up to and including \$25,000 (Additional qualifications required)	0.49% ⁴	0.50% ⁴
2 nd Tier ²	\$100.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.199% ⁴	Ranges from 0.20%-0.50% ⁴

Personal Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Community Savings²	\$25.00	0	0.50%	0.50%
Goal Savings²	\$25.00	0	0.50%	0.50%
Traditional Savings²	\$100.00	0	0.50%	0.50%
Minor Savings²	\$25.00	0	0.50%	0.50%
Statement Savings²	\$100.00	0	0.50%	0.50%

Personal Money Market				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Personal Money Market²	\$2,500.00	0		
Tier 1 ²	\$1.00-\$10,000.00	0	0.75%	0.75%
Tier 2 ²	\$10,001 and above	0	0.80%	0.80%

- 1- Substantial penalty for early withdrawal
- 2- Interest Rate may change after account opening
- 3- Fees could reduce earnings on account
- 4- ALL KASASA ACCOUNTS: Minimum qualifications are required to be conducted by the accountholder every monthly qualification cycle in order to receive these stated interest rates and APYs. Ask a Customer Service Representative for more details. See the Account Disclosures for more information.

Business Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Business Savings²	\$100.00	0	0.50%	0.50%
Business Money Market²	\$5,000.00	0		
Tier 1 ²	\$1.00-\$10,000	0	0.75%	0.75%
Tier 2 ²	\$10,001 and above	0	0.80%	0.80%

Interest rates and annual percentage yields are current as of 2/21/2023

(This report supersedes rate sheet of November 2022)

MEMBER FDIC

Certificates of Deposit ¹				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
1 Month Certificate ^{1,3}	\$1,000.00	0.03%	0.03%	
2 Month Certificate ^{1,3}	\$1,000.00	0.03%	0.03%	
3 Month Certificate ^{1,3}	\$1,000.00	0.03%	0.03%	
6 Month Certificate ^{1,3}	\$1,000.00	0.50%	0.50%	
12 Month Certificate ^{1,3} (1 Year)	\$1,000.00	1.00%	1.00%	
**18 Month Certificate^{31,3}	\$500.00	1.25%	1.25%	
24 Month Certificate ^{1,3} (2 Years)	\$1,000.00	1.25%	1.25%	
36 Month Certificate ^{1,3} (3 Years)	\$1,000.00	1.50%	1.50%	
48 Month Certificate ^{1,3} (4 Years)	\$1,000.00	1.55%	1.55%	

Jumbo Certificates of Deposit ¹				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
1 Month Certificate ^{1,3}	\$100,000.00	0.03%	0.03%	
2 Month Certificate ^{1,3}	\$100,000.00	0.03%	0.03%	
3 Month Certificate ^{1,3}	\$100,000.00	0.03%	0.03%	
6 Month Certificate ^{1,3}	\$100,000.00	0.75%	0.75%	
12 Month Certificate ^{1,3} (1 Year)	\$100,000.00	1.50%	1.50%	
18 Month Certificate ^{1,3}	\$100,000.00	1.75%	1.75%	
24 Month Certificate ^{1,3} (2 Years)	\$100,000.00	1.85%	1.85%	
36 Month Certificate ^{1,3} (3 Years)	\$100,000.00	2.00%	2.01%	
48 Month Certificate ^{1,3} (4 Years)	\$100,000.00	2.25%	2.26%	

Individual Retirement Account Certificates ³				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
6 Month IRA Certificate ^{1,3}	\$100.00	2.00%	2.01%	
12 Month IRA Certificate ^{1,3}	\$100.00	2.00%	2.01%	
18 Month IRA Certificate ^{1,3}	\$100.00	2.00%	2.01%	
24 Month IRA Certificate ^{1,3}	\$100.00	2.00%	2.01%	
30 Month IRA Certificate ^{1,3}	\$100.00	2.00%	2.01%	

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Member FDIC

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- 3- Fees could reduce earnings on account
- 4- ALL KASASA ACCOUNTS: Minimum qualifications are required to be conducted by the accountholder every monthly qualification cycle in order to receive these stated interest rates and APYs. Ask a Customer Service Representative for more details. See the Account Disclosures for more information.