

## Industrial Bank 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)
<b>Kasasa Cash<sup>2</sup></b>	\$100.00	Up to and including \$15,000 (Additional qualifications required)	1.46% <sup>4</sup>	1.47% <sup>4</sup>
2 <sup>nd</sup> Tier <sup>2</sup>	\$100.00	Balance over \$15,000 in the same Kasasa Cash account (Additional qualifications required)	0.199% <sup>4</sup>	Ranges from 0.20% - 1.47% <sup>4</sup>
<b>Kasasa Cash with Kasasa Saver</b>	\$100.00	Up to and including \$25,000 (additional qualifications required)	0.49% <sup>4</sup>	0.50% <sup>4</sup>
2 <sup>nd</sup> Tier <sup>2</sup>	\$100.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.199% <sup>4</sup>	Ranges from 0.20%-0.50% <sup>4</sup>
<b>Kasasa Cash Back with Kasasa Saver</b>	\$100.00	Up to and including \$25,000 (additional qualifications required)	0.49% <sup>4</sup>	0.50% <sup>4</sup>
2 <sup>nd</sup> Tier <sup>2</sup>	\$100.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.199% <sup>4</sup>	Ranges from 0.20%-0.50% <sup>4</sup>

Business Checking				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
<b>Business Interest Checking</b>	\$100.00	\$25.00	0.01%	0.01%

Personal KASASA Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
<b>Kasasa Saver<sup>2</sup></b> (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% <sup>4</sup>	0.50% <sup>4</sup>
2 <sup>nd</sup> Tier <sup>2</sup>	100.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.199% <sup>4</sup>	Ranges from 0.20%-0.50% <sup>4</sup>

Personal Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
<b>Community Savings<sup>2</sup></b>	\$25.00	0	0.03%	0.03%
<b>Goal Savings<sup>2</sup></b>	\$25.00	0	0.03%	0.03%
<b>Traditional Savings<sup>2</sup></b>	\$100.00	0	0.03%	0.03%
<b>Minor Savings<sup>2</sup></b>	\$5.00	0	0.03%	0.03%
<b>Statement Savings<sup>2</sup></b>	\$100.00	0	0.03%	0.03%

Personal Money Market				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
<b>Personal Money Market<sup>2</sup></b>	\$2,500.00	0		
Tier 1 <sup>2</sup>	\$1.00-\$10,000.00	0	0.02%	0.02%
Tier 2 <sup>2</sup>	\$10,000 and above	0	0.03%	0.03%

- 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 Savings <sup>2</sup>	\$100.00	0	0.03%	0.03%
Business Money Market <sup>2</sup>	\$5,000.00	0		
Tier 1 <sup>2</sup>	\$1.00-\$10,000	0	0.02%	0.02%
Tier 2 <sup>2</sup>	\$10,000 and above	0	0.03%	0.03%

Interest rates and annual percentage yields are current as of 9/1/2021

(This report supersedes rate sheet of August 31, 2021)

#### MEMBER FDIC

Certificates of Deposit <sup>1</sup>				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
1 Month Certificate <sup>1,3</sup>	\$1,000.00	0.03%	0.03%	
2 Month Certificate <sup>1,3</sup>	\$1,000.00	0.03%	0.03%	
3 Month Certificate <sup>1,3</sup>	\$1,000.00	0.03%	0.03%	
6 Month Certificate <sup>1,3</sup>	\$1,000.00	0.03%	0.03%	
12 Month Certificate <sup>1,3</sup> (1 Year)	\$1,000.00	0.03%	0.03%	
**18 Month Certificate <sup>31,3</sup>	\$500.00	0.04%	0.04%	
24 Month Certificate <sup>1,3</sup> (2 Years)	\$1,000.00	0.05%	0.05%	
36 Month Certificate <sup>1,3</sup> (3 Years)	\$1,000.00	0.10%	0.10%	
48 Month Certificate <sup>1,3</sup> (4 Years)	\$1,000.00	0.20%	0.20%	

Jumbo Certificates of Deposit <sup>1</sup>				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
1 Month Certificate <sup>1,3</sup>	\$100,000.00	0.03%	0.03%	
2 Month Certificate <sup>1,3</sup>	\$100,000.00	0.03%	0.03%	
3 Month Certificate <sup>1,3</sup>	\$100,000.00	0.03%	0.03%	
6 Month Certificate <sup>1,3</sup>	\$100,000.00	0.03%	0.03%	
12 Month Certificate <sup>1,3</sup> (1 Year)	\$100,000.00	0.03%	0.03%	
18 Month Certificate <sup>1,3</sup>	\$100,000.00	0.04%	0.04%	
24 Month Certificate <sup>1,3</sup> (2 Years)	\$100,000.00	0.05%	0.05%	
36 Month Certificate <sup>1,3</sup> (3 Years)	\$100,000.00	0.10%	0.10%	
48 Month Certificate <sup>1,3</sup> (4 Years)	\$100,000.00	0.20%	0.20%	

CDARS <sup>1</sup>				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
13 Week <sup>1,3</sup>	\$10,000.00	0.01%	0.01%	
26 Week <sup>1,3</sup>	\$10,000.00	0.01%	0.01%	
52 Week <sup>1,3</sup>	\$10,000.00	0.02%	0.02%	
2 Years <sup>1,3</sup>	\$10,000.00	0.02%	0.02%	

Individual Retirement Account Certificates <sup>3</sup>				
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY	
6 Month IRA Certificate <sup>1,3</sup>	\$100.00	0.05%	0.05%	
12 Month IRA Certificate <sup>1,3</sup>	\$100.00	0.10%	0.10%	
18 Month IRA Certificate <sup>1,3</sup>	\$100.00	0.15%	0.15%	
24 Month IRA Certificate <sup>1,3</sup>	\$100.00	0.15%	0.15%	
30 Month IRA Certificate <sup>1,3</sup>	\$100.00	0.20%	0.20%	

Interest rates and annual percentage yields are current as of 9/1/2021

**RNT RATES = .02% - .03%** (This report supersedes rate sheet of August 31, 2021)

- 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.

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