



Consumer Deposit Rate Sheet

Savings							
Product	Minimum Opening Deposit	Minimum Balance To Obtain APY	Interest Rate	APY			
Key Value Savings \$200.00 and over	\$50.00	\$200.00	0.02%	0.02%			
Key Elite Savings \$24,999.99 and under \$25,000.00 - \$74,999.99 \$75,000.00 and over	\$5,000.00	\$0.01	0.05% 0.10% 0.10%	0.05% 0.10% 0.10%			
Key Kids Savings \$4,999.99 and under \$5,000.00 - \$14,999.99 \$15,000.00 and over	\$10.00	\$0.01	0.01% 0.02% 0.05%	0.01% 0.02% 0.05%			
Checking							
Product	Minimum Opening Deposit	Minimum Balance To Obtain APY	Interest Rate	APY			
Community Elite Checking Average Daily Balances Above \$0.01	\$500.00	\$0.01	0.01%	0.01%			
Community Gold Checking Average Daily Balances Above \$0.01	\$100.00	\$0.01	0.05%	0.05%			
Community HSA Checking Average Daily Balances Above \$0.01	\$0.00	\$0.01	0.01%	0.01%			
Certificate Of Deposit							
Term	3 Month	6 Month	12 Month	24 Month	36 Month	48 Month	60 Month
Interest Rate	0.05%	0.10%	0.15%	.25%	.30%	.35%	.50%
Annual Percentage Yield	0.05%	0.10%	0.15%	.25%	.30%	.35%	.50%

Interest Rates and Annual Percentage Yields are current as of December 1, 2021

The interest rate & annual percentage yield may change after account opening. Average daily balance is calculated by adding the principal in the account for each day of the period & dividing that figure by the number of days in the period. Fees could reduce earnings on the account. This rate chart contains information about interest rates and annual percentage yields for some of the accounts we offer. Early withdrawal penalty may apply to Certificates of Deposit. Rates subject to change without notice. Minimum deposit of \$500 required for all Certificates of Deposit.

