

# Deposit Account Rates

Rates in effect as of: Monday, January 12, 2026



## Consumer Accounts

	Min. Deposit	Interest Rate	APY
Simple Checking	\$25.00	0.10%	0.10%
Simple Savings	\$25.00	0.80%	0.80%

## Business Accounts

	Min. Deposit	Interest Rate	APY
Business Checking	\$25.00	0.00%	0.00%
Business Money Market	\$25.00	1.88%	1.90%
Community Checking	\$25.00	0.01%	0.01%
Community Money Market	\$25.00		
<i>\$0.00 to \$99,999.99</i>		0.10%	0.10%
<i>\$100,000.00 to \$249,999.99</i>		0.25%	0.25%
<i>\$250,000.00 and over</i>		1.93%	1.95%

## BankMD Accounts

	Min. Deposit	Interest Rate	APY
BankMD Checking	\$25.00	0.01%	0.01%
BankMD Rise Checking	\$25.00	0.01%	0.01%
BankMD Savings	\$25.00	0.01%	0.01%

We use the following terms to explain how we pay interest on your deposit accounts:

- **Interest Rate:** Annualized percentage rate we pay on your account. This rate does not reflect compound interest.
- **Annual Percentage Yield (APY):** Annualized percentage rate we pay on your account including compound interest. APY may be higher than the interest rate due to compound interest.
- **Compound Interest:** Your interest paid directly into your account that accumulates and impacts your ability to earn additional interest. Checking, Savings, and Money Market accounts are compounded monthly. Certificate of Deposit (CD) accounts are compounded quarterly.

# Certificate of Deposit Account Rates

## Standard CDs

Term	Min. Deposit	Interest Rate	APY
90 days	\$1,000.00	1.98%	2.00%
180 days	\$1,000.00	2.96%	3.00%
1 years	\$1,000.00	2.96%	3.00%
2 years	\$1,000.00	2.87%	2.90%

## Retirement CDs

Term	Min. Deposit	Interest Rate	APY
Traditional IRA	\$1,000.00	1.99%	2.00%
Roth IRA	\$1,000.00	1.99%	2.00%

## ICS (Insured Cash Sweep) Accounts

	Min. Deposit	Interest Rate	APY
Consumer ICS Demand	Eligibility dependent on maximizing FDIC coverage for vesting category.	0.10%	0.10%
Consumer ICS Savings		1.98%	2.00%
Business ICS Demand	Eligibility dependent on maximizing FDIC coverage for vesting category.	0.00%	0.00%
Business ICS Savings		1.49%	1.50%

The bank may be able to offer accounts via the Certificate of Deposit Account Registry Service (CDARS) and ICS to maximize FDIC coverage. Eligibility for ICS and CDARS is dependent on maximizing FDIC coverage by vesting category and is subject to availability. Rates, APYs, and terms for CDARS vary and will be disclosed separately.

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