



Annual Percentage Yields effective as of January 9, 2019.

Certificates of Deposit*	Interest Rate	APY
Rule Breaker CD***		
18 Month \$5,000 & Above	2.00%	2.02%
30 Month \$5,000 & Above	2.50%	2.52%
48 Month		
\$25,000 & Above	2.00%	2.02%
\$10,000 to \$24,999	1.75%	1.76%
\$500 to \$9,999	1.50%	1.51%
36 Month		
\$25,000 & Above	1.90%	1.91%
\$10,000 to \$24,999	1.65%	1.66%
\$500 to \$9,999	1.40%	1.41%
30 Month		
\$25,000 & Above	1.88%	1.89%
\$10,000 to \$24,999	1.63%	1.64%
\$500 to \$9,999	1.38%	1.39%
24 Month		
\$25,000 & Above	1.85%	1.86%
\$10,000 to \$24,999	1.60%	1.61%
\$500 to \$9,999	1.35%	1.36%
18 Month		
\$25,000 & Above	1.75%	1.76%
\$10,000 to \$24,999	1.50%	1.51%
\$500 to \$9,999	1.25%	1.26%
12 Month		
\$25,000 & Above	1.65%	1.66%
\$10,000 to \$24,999	1.40%	1.41%
\$500 to \$9,999	1.15%	1.15%
6 Month		
\$25,000 & Above	1.50%	1.51%
\$10,000 to \$24,999	1.25%	1.25%
\$500 to \$9,999	1.00%	1.00%
3 Month		
\$25,000 & Above	1.35%	1.36%
\$10,000 to \$24,999	1.10%	1.10%
\$500 to \$9,999	0.85%	0.85%
CD Plus - 12 Month¹		
\$500 & Above	2.62%	2.65%

Savings Accounts	Interest Rate	APY
Platinum Money Market Savings**		
\$250,000 & Above	0.55%	0.55%
\$100,000 - \$249,999	0.45%	0.45%
\$50,000 - \$99,999	0.35%	0.35%
\$10,000 - \$49,999	0.25%	0.25%
Up to \$10,000	0.15%	0.15%
Money Market Savings**		
\$50,000 & Above	0.25%	0.25%
\$25,000 - \$49,999	0.20%	0.20%
\$5,000 - \$24,999	0.15%	0.15%
Up to \$5,000	0.10%	0.10%
Classic Savings**		
	0.10%	0.10%

Checking Accounts	Interest Rate	APY
Platinum Checking**		
\$50,000 & Above	0.10%	0.10%
\$25,000 - \$49,999	0.05%	0.05%
\$10,000 - \$24,999	0.05%	0.05%
Up to \$10,000	0.05%	0.05%
Shamrock Checking		
	0.05%	0.05%

For IRA CDs, add 0.10% to the stated interest rate for the desired term (not including Rule Breaker or CD Plus).

¹ CD Plus APY's are variable and subject to change; additional deposits allowed in \$50 increments; substantial penalty for early withdrawal; automatically renewable; interest is paid quarterly.

*Certificates of Deposit subject to penalty for early withdrawal.

**Fees could reduce earnings on the account; all rates subject to change without notice. Minimum opening balance: Platinum Money Market - \$10K, Money Market - \$1K, all others \$100.

***Minimum opening deposit for Rule Breaker CD is \$5,000. Quarterly compounding. Additional deposits (min. \$1,000) may be made to this at any time. A one time withdrawal of up to 50% of the opening deposit is allowed with no penalty. If more than 50% of the opening deposit is withdrawn, the CD will sustain a 365 day penalty (earned or not). Active Central Bank checking account required. Consumer deposits only. We reserve the right to decline or limit deposits. See account brochure for account options and complete details.