



Type of Account	Minimum Balance to Open	Minimum Balance to Earn APY*	Interest Rate	APY*	Interest Compounding Frequency
Certificate of Deposit** and Individual Retirement Account (IRA)**					
6 Month CD - New Money Only	\$5,000.00	\$5,000.00	3.72%	3.75%	At Maturity
7 Month CD - New Money Only	\$5,000.00	\$5,000.00	4.21%	4.25%	At Maturity
11 Month CD - New Money Only	\$5,000.00	\$5,000.00	4.20%	4.25%	Semiannually
6 Month CD	\$2,000.00	\$2,000.00	3.22%	3.25%	At Maturity
12 Month CD	\$2,000.00	\$2,000.00	3.22%	3.25%	Semiannually
Certificate of Deposit** and Individual Retirement Account (IRA)**					
48 Month CD	\$2,000.00	\$0	2.48%	2.50%	Semiannually
36 Month CD	\$2,000.00	\$0	2.39%	2.40%	Semiannually
24 Month CD	\$2,000.00	\$0	2.29%	2.30%	Semiannually
15 Month CD	\$2,000.00	\$0	2.18%	2.20%	Quarterly
12 Month CD	\$2,000.00	\$0	1.99%	2.00%	Semiannually
6 Month or 182 Day CD	\$2,000.00	\$0	1.74%	1.75%	At Maturity
Variable Rate / Add On Certificate of Deposit or Individual Retirement Account (IRA)**					
12 Month Add On CD***	\$25.00	\$0	2.19%	2.20%	Semiannually
IRA Variable Rate ***					
Consumer Deposit Rates					
Brite Money Checking***	\$0	\$1,000.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 & Over	0.10% 0.15% 0.20% 0.40% 0.60%	0.10% 0.15% 0.20% 0.40% 0.60%	Monthly
Brite Future Checking****	\$0	\$0.01 - \$25,000.00 Over \$25,000.00	2.96% 0.20% 0.01%	3.00% 3.00%-0.75% 0.01%	Monthly
Rate on entire balance when qualifications are not met					
Forward Money Market***	\$0	\$0.01 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$749,999.99 \$750,000.00 & Over	0.50% 0.85% 1.49% 1.98% 2.33%	0.50% 0.85% 1.50% 2.00% 2.35%	Monthly
Forward Savings***	\$0	\$0.01	0.20%	0.20%	Quarterly
Forward Junior Savings***	\$0	\$0.01	0.20%	0.20%	Quarterly
Forward Christmas Savings***	\$0	\$0.01	0.20%	0.20%	Annually
Business Deposit Rates					
Partner Business Interest Checking***	\$0	\$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 & Over	0.15% 0.20% 0.40% 0.60%	0.15% 0.20% 0.40% 0.60%	Monthly
Partner Business Money Market***	\$0	\$0.01 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$749,999.99 \$750,000.00 & Over	0.50% 0.60% 0.75% 0.85% 1.49% 1.98% 2.33%	0.50% 0.60% 0.75% 0.85% 1.50% 2.00% 2.35%	Monthly

*Annual Percentage Yield

**Substantial penalty for early withdrawal

***Interest rates and annual percentage yields subject to change at any time without notice. Fees may reduce earnings. Ask an employee for further details.

****Interest rates and annual percentage yields subject to change at any time without notice. Qualifications apply. APY will vary depending on balance in account.

Fees may reduce earnings. Ask an employee for further details.