

Annual Percentage Yields and Product Rates

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Effective Date: 8/27/24

- > Annual percentage yield (APY) and interest rate (Rate) are effective as of the date shown above and subject to change at any time at our discretion.
- > Interest payments and details to earn disclosed interest are outlined under applicable products.
- > Applicable account fees may reduce earnings so review the fee schedule closely.
- > All accounts with debit cards are eligible to 'round up' transactions into a savings or club account.

Product	Term/Type	\$100-\$4,999		\$5,000-\$24,999		\$25,000-\$74,999		\$75,000-\$149,999		\$150,000-\$249,999		\$250,000-Up	
		APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
Savings													
Consumer Savings		0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%
Business Savings		0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%

Savings accounts require \$5.00 to open.
 All savings accounts eligible for overdraft protection transfers to checking accounts.
 Savings interest is compounded daily and paid quarterly to the designated internal account.

Club													
Holiday		0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%
Foundation		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Club accounts require \$5 to open.
 Club accounts are distributed to the designated internal account on the second Thursday in November.
 Club interest is compounded daily and paid quarterly to the designated internal account.

Certificate of Deposit (CD)													
6 month		0.50%	0.50%	0.75%	0.75%	1.01%	1.00%	1.26%	1.25%	1.51%	1.50%	1.76%	1.75%
12 month		0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%
12 month Fair		3.25%	3.20%	3.50%	3.44%	3.75%	3.69%	4.00%	3.93%	4.25%	4.17%	4.50%	4.41%
18 month		1.00%	1.00%	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%
24 month		1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%	2.50%	2.47%
36 month		1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%	2.50%	2.47%	2.75%	2.72%
36 month Flex		1.00%	1.00%	1.25%	1.25%	1.50%	1.49%	1.75%	1.74%	2.00%	1.99%	2.25%	2.23%

CD interest is compounded daily and paid semi-annually in June and December. 6 month CDs are paid at maturity.
 Penalties may apply for early withdrawal.
 IRAs and Municipals are eligible for 12/24/36 month options only.
 36 month Flex allows for one deposit to increase principal every 12 months.
 CCB will rate match any local advertisement to the closest term we offer. Documentation of local offer required.

IRA													
Savings	See Savings section for details.												
CD	See CD section for details. IRA CDs are eligible for 12/24/36 month options only.												

IRAs have fees, distribution requirements, and limitations.

Consumer Checking													
Learner (0-12 years)	Learner accounts not interest bearing.												
Leader (13-17 years)	Standard Leader accounts not interest bearing.												
Leader Connect*	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.49%	1.48%	
Legacy (over 18 years)	Standard Legacy accounts not interest bearing.												
Legacy Connect*	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	1.00%	1.00%	1.25%	1.25%	1.49%	1.48%	
Limited (Conversion Only)	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.50%	0.50%	
Limited Connect* (Conversion Only)	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	0.75%	0.75%	
Legend (Invitation Only)	Coming Soon												
Legend Connect* (Invitation Only)	Coming Soon												

All checking accounts are eligible to round up transaction to nearest whole dollar and deposit the difference into a savings or club account.
 Learner account eligible for ATM cards only.
 Limited account is for legacy RFB members transitioned at conversion and not available for new members.
 Legend account invitations are for members with a continuous 25 year history of transactional accounts.
 * Connect Pricing requires: 1) Direct Deposit 2) Ten Debit Card Transactions per Month 3) Paperless Statements 4) Overdraft Protection

Business Checking													
Non-Profit	Non-Profit Checking accounts have no monthly fee and are non-interest bearing at this time.												
Small Business	Small-Business Checking accounts have a monthly fee of \$10.00 (waived with minimum balance of \$1000) and are non-interest bearing at this time.												
Municipals	Municipal Checking accounts have a monthly fee of \$20.00 (waived with minimum balance of \$2500) and are non-interest bearing at this time.												
Commercial	Commercial Checking accounts have a monthly fee of \$30.00 (waived with minimum balance of \$5000) and are non-interest bearing at this time.												

Municipal accounts charged fees as allowed by law.
 Minimum Balance fees waived if daily balance is maintained.