

MutualBank

Deposit Rates *

APY Accurate as of 12/11/2018 NO CHANGES

APY = Annual Percentage Yield

UChoose Checking Products Build Your Account

Option 1

Minimum opening balance \$10.00

Non-interest bearing account

Option 2**

Minimum opening balance \$10.00

	Rate (%)	APY (%)
\$ 0 - \$ 2,499.99	0.01%	0.01%
\$ 2,500 - \$ 49,999.99	0.01%	0.01%
\$ 50,000 or greater	0.01%	0.01%

Option 3**

Minimum opening balance \$10.00

	Rate (%)	APY (%)
\$ 0 - \$ 9,999.99	0.02%	0.02%
\$ 10,000 - \$ 24,999.99	0.05%	0.05%
\$ 25,000 - \$ 49,999.99	0.10%	0.10%
\$ 50,000 or greater	0.15%	0.15%

Concierge Banking**

Minimum opening balance \$500.00

	Rate (%)	APY (%)
\$ 0 - \$ 24,999.99	0.30%	0.30%
\$ 25,000 - \$ 49,999.99	0.40%	0.40%
\$ 50,000 - \$ 99,999.99	0.50%	0.50%
\$ 100,000 - \$ 999,999.99	0.75%	0.75%
\$ 1,000,000 or greater	1.00%	1.00%

Investor's Gold**

Minimum opening balance \$2,500.00

	Rate (%)	APY (%)
\$ 0 - \$ 2,499.99	0.05%	0.05%
\$ 2,500 - \$ 19,999.99	0.10%	0.10%
\$ 20,000 - \$ 49,999.99	0.15%	0.15%
\$50,000 - \$94,999.99	0.20%	0.20%
\$95,000 or greater	0.20%	0.20%

Business Checking

Minimum opening balance \$100.00

Business Checking	Rate (%)	APY (%)
Earnings Credit	0.75%	N/A
Interest (if applicable)	0.10%	0.10%

Minimum opening balance \$1,000.00

Business Checking with Interest*

	Rate (%)	APY (%)
\$ 0 - \$ 49,999	0.05%	0.05%
\$ 50,000 - \$ 99,999	0.10%	0.10%
\$ 100,000 or greater	0.10%	0.10%

Business Money Market**

Minimum opening balance \$2,500.00

	Rate (%)	APY (%)
\$ 0 - \$ 49,999	0.15%	0.15%
\$ 50,000 - \$ 99,999	0.30%	0.30%
\$ 100,000 or greater	0.50%	0.50%

Community Checking**

Minimum opening balance \$100.00

	Rate (%)	APY (%)
\$ 0 - \$ 9,999.99	0.05%	0.05%
\$ 10,000 - \$ 49,999.99	0.05%	0.05%
\$ 50,000 - \$ 99,999.99	0.05%	0.05%
\$ 100,000 - \$ 249,999.99	0.10%	0.10%
\$ 250,000 - \$499,999.99	0.10%	0.10%
\$ 500,000 or greater	0.10%	0.10%

Health Savings Account**

No minimum opening balance requirement

	Rate (%)	APY (%)
\$ 0 - \$ 499.99	0.05%	0.05%
\$ 500 - \$ 2,499.99	0.10%	0.10%
\$ 2,500 - \$ 4,999.99	0.15%	0.15%
\$ 5,000 - \$ 14,999.99	0.20%	0.20%
\$ 15,000 - \$ 29,999.99	0.25%	0.25%
\$ 30,000 - \$ 49,999.99	0.30%	0.30%
\$ 50,000 or greater	0.50%	0.50%

* FDIC Insured

* Fees may reduce Earnings

** Rates subject to change after account opening

† Penalty for Early Withdrawal.

Certificates of Deposit †

	Rate (%)	APY (%)
Minimum opening balance \$10,000.00		
7 Day		
\$10,000 - \$ 19,999	0.02%	0.02%
\$ 20,000 - \$ 49,999	0.05%	0.05%
\$ 50,000 - \$ 94,999	0.05%	0.05%
\$ 95,000 +	0.10%	0.10%

	Rate (%)	APY (%)
Minimum opening balance \$1,000.00		
30 - 90 Days		
\$ 0 - \$ 49,999	0.05%	0.05%
\$ 50,000 - \$ 74,999	0.07%	0.07%
\$ 75,000 - \$ 94,999	0.09%	0.09%
\$ 95,000 +	0.11%	0.11%

	Rate (%)	APY (%)
Minimum opening balance \$1,000.00		
91 - 181 Days (3-5 MO)		
\$ 0 - \$ 49,999	0.05%	0.05%
\$ 50,000 - \$ 74,999	0.07%	0.07%
\$ 75,000 - \$ 94,999	0.09%	0.09%
\$ 95,000 +	0.11%	0.11%

	Rate (%)	APY (%)
Minimum opening balance \$1,000.00		
182 - 364 Days (6-11 MO)		
\$ 0 - \$ 49,999	0.10%	0.10%
\$ 50,000 - \$ 74,999	0.12%	0.12%
\$ 75,000 - \$ 94,999	0.14%	0.14%
\$ 95,000 +	0.16%	0.16%

	Rate (%)	APY (%)
Minimum opening balance \$500.00		
12 - 23 Months (1-2 YR)		
\$ 0 - \$ 49,999	0.30%	0.30%
\$ 50,000 - \$ 74,999	0.33%	0.33%
\$ 75,000 - \$ 94,999	0.36%	0.36%
\$ 95,000 +	0.39%	0.39%

	Rate (%)	APY (%)
Minimum opening balance \$25.00		
Clockwork	0.35%	0.35%
Home Buyer	0.35%	0.35%

Personal Savings**

	Rate (%)	APY (%)
Minimum opening balance \$10.00		
Statement**	0.01%	0.01%
Christmas Club	0.01%	0.01%
Cool S.A.M.**	0.01%	0.01%

9 Month No Penalty CD***

Minimum opening balance \$10,000.00

Rate (%)	APY(%)
0.05%	0.05%

***Principal and interest can be withdrawn without penalty on or after the 7th day. Withdrawals of principal within the first 6 days will be assessed a penalty equal to 7 days interest whether earned or not. Partial withdrawals of principal not allowed.

Consumer accounts only.

	Rate (%)	APY (%)
Minimum opening balance \$500.00		
24 - 35 Months (2-3 YR)		
\$ 0 - \$ 49,999	0.50%	0.50%
\$ 50,000 - \$ 74,999	0.53%	0.53%
\$ 75,000 - \$ 94,999	0.56%	0.56%
\$ 95,000 +	0.59%	0.59%

	Rate (%)	APY (%)
Minimum opening balance \$500.00		
36 - 47 Months (3-4 YR)		
\$ 0 - \$ 49,999	0.65%	0.65%
\$ 50,000 - \$ 74,999	0.68%	0.68%
\$ 75,000 - \$ 94,999	0.71%	0.71%
\$ 95,000 +	0.74%	0.74%

	Rate (%)	APY (%)
Minimum opening balance \$500.00		
48 - 59 Months (4-5 YR)		
\$ 0 - \$ 49,999	0.85%	0.85%
\$ 50,000 - \$ 74,999	0.88%	0.88%
\$ 75,000 - \$ 94,999	0.91%	0.91%
\$ 95,000 +	0.94%	0.94%

	Rate (%)	APY (%)
Minimum opening balance \$500.00		
60 - 71 Months (5-6 YR)		
\$ 0 - \$ 49,999	1.05%	1.05%
\$ 50,000 - \$ 74,999	1.08%	1.08%
\$ 75,000 - \$ 94,999	1.11%	1.11%
\$ 95,000 +	1.14%	1.14%

	Rate (%)	APY (%)
Minimum opening balance \$500.00		
72 - 83 Months (6-7 YR)		
\$ 0 - \$ 49,999	1.25%	1.26%
\$ 50,000 - \$ 74,999	1.28%	1.29%
\$ 75,000 - \$ 94,999	1.31%	1.32%
\$ 95,000 +	1.34%	1.35%

	Rate (%)	APY (%)
Minimum opening balance \$1,000.00		
3 Yr Worry Free		
\$ 0 - \$ 49,999	2.23%	2.25%
\$ 50,000 - \$ 74,999	2.26%	2.28%
\$ 75,000 - \$ 94,999	2.29%	2.31%
\$ 95,000 +	2.32%	2.34%

	Rate (%)	APY (%)
Minimum opening balance \$1,000.00		
5 Yr Worry Free		
\$ 0 - \$ 49,999	2.48%	2.50%
\$ 50,000 - \$ 74,999	2.51%	2.53%
\$ 75,000 - \$ 94,999	2.54%	2.56%
\$ 95,000 +	2.57%	2.59%

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** Rates subject to change after account opening

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^ Rates are not applicable for Public Funds

IRA Certificates of Deposit †

	Rate (%)	APY (%)
\$100 Minimum		
12 - 23 Months (1-2 YR)		
\$ 0 - \$ 49,999	0.30%	0.30%
\$ 50,000 - \$ 74,999	0.33%	0.33%
\$ 75,000 - \$ 94,999	0.36%	0.36%
\$ 95,000 +	0.39%	0.39%
\$100 Minimum		
24 - 35 Months (2-3 YR)		
\$ 0 - \$ 49,999	0.50%	0.50%
\$ 50,000 - \$ 74,999	0.53%	0.53%
\$ 75,000 - \$ 94,999	0.56%	0.56%
\$ 95,000 +	0.59%	0.59%
\$100 Minimum		
36 - 47 Months (3-4 YR)		
\$ 0 - \$ 49,999	0.65%	0.65%
\$ 50,000 - \$ 74,999	0.68%	0.68%
\$ 75,000 - \$ 94,999	0.71%	0.71%
\$ 95,000 +	0.74%	0.74%
\$100 Minimum		
48 - 59 Months (4-5 YR)		
\$ 0 - \$ 49,999	0.85%	0.85%
\$ 50,000 - \$ 74,999	0.88%	0.88%
\$ 75,000 - \$ 94,999	0.91%	0.91%
\$ 95,000 +	0.94%	0.94%
\$100 Minimum		
IRA Savings		
\$ 0 - \$ 2,499	0.02%	0.02%
\$ 2,500 - \$ 19,999	0.02%	0.02%
\$ 19,999 - \$ 49,999	0.05%	0.05%
\$ 49,999 - \$ 94,999	0.05%	0.05%
\$ 95,000 +	0.10%	0.10%

	Rate (%)	APY (%)
\$100 Minimum		
60 - 71 Months (5-6 YR)		
\$ 0 - \$ 49,999	1.05%	1.05%
\$ 50,000 - \$ 74,999	1.08%	1.08%
\$ 75,000 - \$ 94,999	1.11%	1.11%
\$ 95,000 +	1.14%	1.14%
\$100 Minimum		
72 - 83 Months (6-7 YR)		
\$ 0 - \$ 49,999	1.25%	1.26%
\$ 50,000 - \$ 74,999	1.28%	1.29%
\$ 75,000 - \$ 94,999	1.31%	1.32%
\$ 95,000 +	1.34%	1.35%
\$1,000 Minimum		
3 Yr Worry Free		
\$ 0 - \$ 49,999	2.23%	2.25%
\$ 50,000 - \$ 74,999	2.26%	2.28%
\$ 75,000 - \$ 94,999	2.29%	2.31%
\$ 95,000 +	2.32%	2.34%
\$1,000 Minimum		
5 Yr Worry Free		
\$ 0 - \$ 49,999	2.48%	2.50%
\$ 50,000 - \$ 74,999	2.51%	2.53%
\$ 75,000 - \$ 94,999	2.54%	2.56%
\$ 95,000 +	2.57%	2.59%

IRA CD Special Rates †

Minimum opening balance \$2,500.00

	Rate (%)	APY(%)
25 MONTH SPECIAL		
\$ 2,500 & Over	2.62%	2.65%
61 MONTH SPECIAL		
\$ 2,500 & Over	2.72%	2.75%

Regular CD Special Rates † ^

Minimum opening balance \$2,500.00

	Rate (%)	APY(%)
13 MONTH SPECIAL		
2,500-OVER w/chkg	2.48%	2.50%
2,500-OVER without chkg	2.38%	2.40%
25 MONTH SPECIAL		
2,500-OVER w/chkg	2.62%	2.65%
2,500-OVER without chkg	2.53%	2.55%
61 MONTH SPECIAL		
2,500-OVER w/chkg	2.72%	2.75%
2,500-OVER without chkg	2.58%	2.61%

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