



Rates Effective
6/26/24

Consumer Deposit Products & Rates

Checking Accounts			
	Tier	Interest Rate	Annual Percentage Yield (APY)
Choice Checking	N/A	N/A	N/A
Total Perks Checking	N/A	N/A	N/A
Boutique Checking	0 - \$24,999.99	0.01%	0.01%
	\$25,000 >	0.50%	0.50%

Rates are subject to change without notice.

Money Market Accounts				Savings Accounts			
	Tier	Interest Rate	Annual Percentage Yield (APY)		Tier	Interest Rate	Annual Percentage Yield (APY)
Platinum Money Market	\$0 - \$4,999	0.05%	0.05%	Statement Savings	All Balances	0.10%	0.10%
	\$5,000 - \$24,999	0.20%	0.20%	Health Savings Account	All Balances	0.10%	0.10%
	\$25,000 > +	4.22%	4.30%				
Current In Branch Promotion for All Markets <i>Guaranteed through 12/31/24</i> <i>Min deposit to open & earn rate is \$25,000</i>							
Current In Branch Promotion for Columbus, Cincinnati & Cleveland <i>Requires a Boutique Checking account to be opened with a \$25,000 deposit & \$100k new money not already on deposit</i> <i>Guaranteed through 12/31/24</i> <i>Min deposit to open & earn rate is \$25,000</i>							
Current In Branch Promotion for Indianapolis ONLY <i>Requires a Boutique Checking account to be opened with a \$25,000 deposit & \$100k new money not already on deposit</i> <i>Guaranteed through 12/31/24</i> <i>Min deposit to open & earn rate is \$25,000</i>							

Bank policy prohibits more than six pre-authorized transfers per month. Other pre-authorized transactions include telephone transfers and automatic payments. This law allows unlimited withdrawals at tellercounters, through ATMs and by mail. Rates are subject to change without notice. Service charges and miscellaneous fees may reduce earnings.

Certificates of Deposit				As of 6/26/24			CD Specials! *Columbus Market ONLY!			*Fairlawn Market ONLY!			*Cincinnati Market ONLY!			*Indianapolis Market ONLY!		
Term	Interest Rate	Annual Percentage Yield (APY)		Term	Interest Rate	Annual Percentage Yield (APY)	Term	Interest Rate	Annual Percentage Yield (APY)	Term	Interest Rate	Annual Percentage Yield (APY)	Term	Interest Rate	Annual Percentage Yield (APY)	Term	Interest Rate	Annual Percentage Yield (APY)
31 Days to < 12 Mo	0.05%	0.05%		6 Month	4.94%	5.05%	6 Month	4.94%	5.05%	6 Month	4.94%	5.05%	6 Month	4.94%	5.05%	6 Month	4.94%	5.05%
12 Mo to < 24 Mo	0.10%	0.10%		9 Month	4.94%	5.05%	9 Month	4.94%	5.05%	9 Month	4.94%	5.05%	9 Month	4.94%	5.05%	9 Month	4.94%	5.05%
24 Mo to 36 Mo >	0.25%	0.25%		18 Month	5.05%	5.15%	18 Month	5.05%	5.15%	18 Month	5.05%	5.15%	18 Month	5.05%	5.15%	18 Month	5.05%	5.15%
36 Mo to 48 Mo >	0.35%	0.35%		Current Online Promotions			Current Online Promotions			Current Online Promotions			Current Online Promotions					
48 Mo to 60 Mo >	0.50%	0.50%		6 Month	4.94%	5.05%	6 Month	4.94%	5.05%	6 Month	4.94%	5.05%	6 Month	4.94%	5.05%	6 Month	4.94%	5.05%
				9 Month	4.94%	5.05%	9 Month	4.94%	5.05%	9 Month	4.94%	5.05%	9 Month	4.94%	5.05%	9 Month	4.94%	5.05%
				18 Month	5.05%	5.15%	18 Month	5.05%	5.15%	18 Month	5.05%	5.15%	18 Month	5.05%	5.15%	18 Month	5.05%	5.15%

Early withdrawal penalties may apply. Fees may reduce earnings. Service charges and miscellaneous fees may apply. Rates are subject to change without notice.

This rate sheet must be accompanied by a Truth in Savings Disclosure.