

Rates effective as of December 12, 2025

## Deposit Rates

## Products Are Closed To New Accounts

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

### Savings

#### Personal Ultimate Savings <sup>1</sup> (416)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.00%	0.00%
\$5,000 to \$24,999.99	0.05%	0.05%
\$25,000 to \$49,999.99	0.10%	0.10%
\$50,000 to \$99,999.99	0.12%	0.12%
\$100,000 to \$249,999.99	0.15%	0.15%
\$250,000 and more	0.15%	0.15%

#### Business Ultimate Savings <sup>1</sup> (455)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.00%	0.00%
\$5,000 to \$24,999.99	0.05%	0.05%
\$25,000 to \$49,999.99	0.05%	0.05%
\$50,000 to \$99,999.99	0.07%	0.07%
\$100,000 to \$249,999.99	0.10%	0.10%
\$250,000 and more	0.15%	0.15%

### IRA Money Market

#### Gold MarketPlus IRA <sup>1&2</sup> (656/657-MAX)

Account Balance	Rate	APY
\$0.01 to \$9,999.99	0.10%	0.10%
\$10,000 to \$24,999.99	0.20%	0.20%
\$25,000 to \$49,999.99	0.20%	0.20%
\$50,000 and more	0.35%	0.35%
MAXIMUM CONTRIBUTION	0.35%	0.35%

#### IRA Money Market <sup>1</sup> (658)

Account Balance	Rate	APY
\$0.01 and more	0.35%	0.35%

<sup>1</sup> The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

<sup>2</sup> See disclosure for qualification