

Deposit Account Rates

Consumer Deposit Accounts

Account Type	Minimum Dollar Amount to Open Account	Minimum Dollar Amount to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Rewards Checking **1	\$50.00	\$0.01 – \$14,999.99 \$15,000.00 – above	<u>4.88%</u> <u>0.10%</u>	<u>5.00%</u> <u>0.10% - 5.00%</u>
Money Market Promo*5	\$100.00	\$0.01 - \$4,999.99 \$5,000.00 - above	<u>0.10%</u> <u>3.45%</u>	<u>0.10%</u> <u>3.50%</u>
Rewards Money Market*4	\$100.00	\$.01 - \$49,999.99 \$50,000 – above	<u>0.15%</u> <u>3.45%</u>	<u>0.15%</u> <u>3.50%</u>
Relationship Checking *	\$1,500.00	\$0.01 – \$1,499.99 \$1,500.00 – above	<u>0.05%</u> <u>0.10%</u>	<u>0.05%</u> <u>0.10%</u>
Relationship Money Market *2	\$5,000.00	\$0.01 – \$4,999.99 \$5,000.00 – \$24,999.99 \$25,000.00 – \$99,999.99 \$100,000.00 – \$249,999.99 \$250,000.00 – above	<u>0.15%</u> <u>0.25%</u> <u>0.50%</u> <u>1.00%</u> <u>1.24%</u>	<u>0.15%</u> <u>0.25%</u> <u>0.50%</u> <u>1.00%</u> <u>1.25%</u>
Freedom Money Market *	\$2,500.00	\$0.01 – \$4,999.99 \$5,000.00 – \$24,999.99 \$25,000.00 – \$99,999.99 \$100,000.00 – \$249,999.99 \$250,000.00 – above	<u>0.05%</u> <u>0.15%</u> <u>0.25%</u> <u>0.50%</u> <u>0.75%</u>	<u>0.05%</u> <u>0.15%</u> <u>0.25%</u> <u>0.50%</u> <u>0.75%</u>
Health Savings Account **	\$0.00	\$0.01 – \$2,499.99 \$2,500.00 – \$9,999.99 \$10,000.00 – \$24,999.99 \$25,000.00 – above	<u>0.05%</u> <u>0.10%</u> <u>0.20%</u> <u>0.30%</u>	<u>0.05%</u> <u>0.10%</u> <u>0.20%</u> <u>0.30%</u>
Health Savings Money Market *3	\$10,000.00	\$0.01 – \$24,999.99 \$25,000.00 – \$99,999.99 \$100,000.00 – above	<u>0.15%</u> <u>0.35%</u> <u>0.45%</u>	<u>0.15%</u> <u>0.35%</u> <u>0.45%</u>
Statement Savings	\$50.00	\$0.01	<u>0.10%</u>	<u>0.10%</u>
Penny the Panda Savings	\$5.00	\$0.01	<u>0.10%</u>	<u>0.10%</u>

* Interest is calculated on the entire balance each day at the rate in effect for that balance tier.
 ** Interest is calculated on the portion of funds within the tier.
 1- Qualifications: The following two (2) requirements must be met to obtain the disclosed rate and avoid the \$10.00 monthly service charge: (1) eStatement enrollment, and (2) a combined total of 5 debit transactions (This can be any combination of ACH Debits or Debit Card Transactions). Qualifying debit card activity includes point-of-sale purchases/withdrawals (PIN and Signature), and ATM transactions (Transfers and withdrawals) count toward bonus qualifications. Account transactions must be posted to the account during the statement cycle to meet all qualifying requirements. If qualifications are met, balances up to \$15,000 earn 5.00% APY; and balances over \$15,000 earn 0.10% APY interest rate on the portion of balance over \$15,000, resulting in an APY from 0.10% to 5.00% depending on the account balance. If qualifications requirements are not met, the APY is 0.05%. Fees may reduce earnings on the account. One account per tax reporting owner. Rate subject to change at any time without notice. Refer to account disclosures for full details. See a banker for more details.
 2- You must have an active Rewards, BFF or Relationship checking account for the statement cycle. If the qualifying requirements are not met, the rate will default to 0.05%.
 3- You must have an active Health Savings Account for the statement cycle. If the qualifying requirements are not met, the rate will default to 0.05%.
 4- You must have an active Rewards Checking account for the statement cycle. If the qualifying requirements are not met, the rate will default to 0.15%.
 5- The 6-month introductory rate is available on new money market accounts with a minimum opening deposit of \$5,000.00 in new money. After the introductory term, rates will match the standard rate chart for this product.
 Interest rates are subject to change without notice. Certain activity restrictions may apply and fees could reduce earnings on the above accounts. Offer valid to consumer accounts only.

Business Deposit Accounts

Account Type	Minimum Dollar Amount to Open Account	Minimum Dollar Amount to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Commercial Money Market Promo*1	\$100.00	\$0.01 - \$14,999.99 \$15,000.00 - above	<u>0.10%</u> <u>3.69%</u>	<u>0.10%</u> <u>3.75%</u>
Community Checking	\$1,500.00	\$0.01	<u>0.10%</u>	<u>0.10%</u>
Commercial Money Market *	\$2,500.00	\$0.01 – \$49,999.99 \$50,000.00 – \$99,999.99 \$100,000.00 – \$249,999.99 \$250,000.00 – \$499,999.99 \$500,000.00 – \$1,499,999.99 \$1,500,000.00 – above	<u>0.05%</u> <u>0.25%</u> <u>0.50%</u> <u>1.00%</u> <u>1.24%</u> <u>1.49%</u>	<u>0.05%</u> <u>0.25%</u> <u>0.50%</u> <u>1.00%</u> <u>1.25%</u> <u>1.50%</u>
Business Savings *	\$50.00	\$0.01 – \$24,999.99 \$25,000.00 – above	<u>0.05%</u> <u>0.05%</u>	<u>0.05%</u> <u>0.05%</u>
1031 Exchange Account	\$0.00	\$0.01	<u>0.25%</u>	<u>0.25%</u>
IOLTA	\$0.00	\$0.01	<u>1.24%</u>	<u>1.25%</u>
Municipal Money Market (Collateralized)	\$50,000.00	\$0.01	<u>5.19%</u>	<u>5.32%</u>

* Interest is calculated on the entire balance each day at the rate in effect for that balance tier.
 1- The 6-month introductory rate is available on new money market accounts with a minimum opening deposit of \$15,000.00 in new money. After the introductory term, rates will match the standard rate chart for this product.
 Interest rates are subject to change without notice. Certain activity restrictions may apply and fees could reduce earnings on the above accounts. Offer valid to commercial accounts only.

Deposit Account Rates

Certificates of Deposit

CD Term	Minimum Dollar Amount to Open Account and obtain APY	Interest Rate	Annual Percentage Yield*
7 Month CD Special ¹	\$500.00	4.45%	4.50%
13 Month CD Special ¹	\$500.00	4.25%	4.25%
21 Month CD Special ¹	\$500.00	3.25%	3.25%
Add On CD ²	\$100.00	0.20%	0.20%
91 Day CD	\$500.00	0.10%	0.10%
6 Month CD	\$500.00	0.15%	0.15%
12 Month CD	\$500.00	0.20%	0.20%
18 Month CD	\$500.00	0.25%	0.25%
24 Month CD	\$500.00	0.30%	0.30%
36 Month CD	\$500.00	0.35%	0.35%
48 Month CD	\$500.00	0.40%	0.40%
60 Month CD	\$500.00	0.40%	0.40%

* Interest is compounded annually and credited annually and at maturity with the exception of the 6 month, 7 month and 91 day CD terms which compound and credit at maturity.
¹ – Renewal into closest lower traditional certificate of deposit term at the current published market rate at time of renewal.
² – Unlimited deposits allowed. Maturity date is chosen by the customer and set at the time the account is opened, must be at least six (6) months from opening date. Account automatically renews into a 12 Month Add-On CD, based on selected maturity date, at the rate offered at the time of renewal.
 Interest rates are subject to change without notice.
 Fees may reduce earnings. A penalty may be imposed for early withdrawal from the accounts listed unless otherwise noted. Refer to account disclosures for full details.

IRA Savings and Certificate of Deposits

IRA [^] Term	Minimum Dollar Amount to Open Account and obtain APY	Interest Rate	Annual Percentage Yield*
7 Month IRA Special ¹	\$500.00	4.45%	4.50%
13 Month IRA Special ¹	\$500.00	4.25%	4.25%
21 Month IRA Special ¹	\$500.00	3.25%	3.25%
Add On IRA ²	\$100.00	0.20%	0.20%
IRA Statement Savings	\$0.00	0.10%	0.10%
12 Month IRA	\$500.00	0.20%	0.20%
18 Month IRA	\$500.00	0.25%	0.25%
24 Month IRA	\$500.00	0.30%	0.30%
36 Month IRA	\$500.00	0.35%	0.35%
48 Month IRA	\$500.00	0.40%	0.40%
60 Month IRA	\$500.00	0.40%	0.40%

* Interest is compounded annually and credited annually and at maturity with the exception of the 6 month, 7 month and 91 day CD terms which compound and credit at maturity.
¹ – Renewal into closest lower traditional certificate of deposit term at the current published market rate at time of renewal.
² – Unlimited deposits allowed. Maturity date is chosen by the customer and set at the time the account is opened, must be at least six (6) months from opening date. Account automatically renews into a 12 Month Add-On IRA term based on selected maturity date, at the rate offered at the time of renewal.
[^] Withdrawals from IRA products before age 59½ may be subject to additional taxes and penalties; consult your tax advisor regarding the tax implications. Certain retirement accounts are insured by the FDIC separately from non-retirement funds you may have on deposit with FFBWI.
 Interest rates are subject to change without notice.
 Fees may reduce earnings. A penalty may be imposed for early withdrawal from the accounts listed unless otherwise noted. Refer to account disclosures for full details.