| Business Deposit Rate Sheet |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Business Checking Accounts |  |  |  |  | Business Savings Accounts |  |  |  |  |  |
| Product | $\begin{gathered} \text { Annual } \\ \text { Percentage } \\ \text { Yield* } \end{gathered}$ | Interest Rate | Minimum Balance to Obtain APY | Minimum Opening Deposit | Product | $\begin{gathered} \text { Annual } \\ \text { Percentage } \\ \text { Yield }^{*} \end{gathered}$ | Interest Rate | Minimum Balance to Obstain APY |  | nimum <br> ng Deposit |
| Exceptional | None | None | N/A | 500.00 | Exceptional Business Savings | 0.30\% | 0.30\% | \$0.01-\$25,000.00 | \$ | 500.00 |
| Exceptional Municipal |  |  |  |  |  | 0.45\% | 0.45\% | \$25,000.01 and over |  |  |
| Experienced with Interest | 0.01\% | 0.01\% | \$0.01 and over | \$ 500.00 | Essential Business Fund | 0.25\% | 0.25\% | \$0.01-\$2,500.00 | \$ | 2,500.00 |
| Experienced Municipal with Interest |  |  |  |  |  | 0.30\% | 0.30\% | \$2,500.01-\$25,000.00 |  |  |
| Total Service ** | None | None | N/A | \$ 500.00 |  | 0.45\% | 0.45\% | \$25,000.01- \$100,000.00 |  |  |
| Total Service Municipal ** |  |  |  |  |  | 0.60\% | 0.60\% | \$100,000.01 and over |  |  |
| Total Service Plus *** | None | None | N/A | \$ 500.00 | Essential Municipal Fund | 0.25\% | 0.25\% | \$0.01-\$2,500.00 | \$ 2,500.00 |  |
| Total Service Municipal Plus *** |  |  |  |  |  | 0.30\% | 0.30\% | \$2,500.01-\$25,000.00 |  |  |  |
| Total Service with Interest | 0.01\% | 0.01\% | \$0.01 and over | \$ 500.00 |  | 0.45\% | 0.45\% | \$25,000.01-\$100,000.00 |  |  |  |
| Total Service Municipal with Interest |  |  |  |  |  | 0.60\% | 0.60\% | \$100,000.01 and over |  |  |  |
| IOLTA/RAHF Checking* | 1.00\% | 1.00\% | \$0.01 and over | \$ 500.00 | 1031 Qualified Exchange | 0.30\% | 0.30\% | \$0.01-\$250,000.00 |  | \$ 25,000.00 |
| *Maine Bar Foundation Trust Account or Realtor Affordable Housing Fund Trust Account. |  |  |  |  |  | 2.50\% | 2.47\% | \$250,000.01 and over |  |  |
| **Earnings Credit monthly allowance ( $90 \%$ of positive ledger balance $\mathrm{x} 0.10 \% \mathrm{x}$ number of days in month/365). The Earnings Credit is used to reduceyour service fee.***Earnings Credit monthly allowance ( $90 \%$ of positive ledger balance $x 0.10 \% ~ x ~ n u m b e r ~ o f ~ d a y s ~ i n ~ m o n t h ~$ 365 ). The Earnings Credit is used to reduceyour service fee. Any excess Earnings Credit will be paid to your account as interest. |  |  |  |  | High Yield Business Savings | 0.30\% | 0.30\% | \$0.01-\$ \$0,000.00 | 50,000.00 |  |
|  |  |  |  |  | 3.00\% | 2.96\% | \$50,000.01-\$100,000.00 |  |  |  |
|  |  |  |  |  | 3.50\% | 3.44\% | \$100,000.01-\$250,000.00 |  |  |  |
| CDARS |  |  |  |  |  | 4.00\% | 3.92\% | \$250,000.01 and over |  |  |  |
| Product | $\begin{gathered} \text { Annual } \\ \text { Percentage } \\ \text { Yield* } \end{gathered}$ | Interest Rate | Minimum Balance to Open and Obtain APY | Early Withdrawal Penalty |  | ICS/DDM |  |  |  |  |  |
| 4 Week |  | 0.45\% | \$ 100,000.00 | 28 Days Interest |  | Product | $\qquad$ | Interest <br> Rate | Minimum Opening Deposit |  |  |
| 13 Week | 0.45\% | 0.45\% | 100,000.00 | 90 Days Interest | ICS Money Fund | 0.25\% | 0.25\% | \$100,000.00 |  |  |
| 26 Week | 0.60\% | 0.60\% | 100,000.00 | 90 Days Interest | ICS/DDM Checking | 0.20\% | 0.20\% | \$100,000.00 |  |  |
| 52 Week | 0.85\% | 0.85\% | \$ 100,000.00 | 180 Days Interest | *Annual Percentage Yield is calculated if interest remains on deposit. Interest rates and Annual Percentage Yields are accurate as of $3 / 1 / 2024$. Additional disclosures and requirements contained in our Deposit Account Agreement, Individual Account Disclosures and in our General Service Fee Schedule, including fees, payment of interest, calculations and compounding of interest and other Account terms and conditions. Rates are subject to change without notice. Early withdrawal of principal on term deposits, including CDs and IRAs can result in penalties. Further information can be found in the Account Terms and Conditions. Fees may reduce earnings. |  |  |  |  |  |
| 2 Year | 1.01\% | 1.00\% | \$ 100,000.00 | 360 Days Interest |  |  |  |  |  |  |  |  |  |
| 3 Year | 1.06\% | 1.05\% | 100,000.00 | 540 Days Interest |  |  |  |  |  |  |  |  |  |
| $\square \|$what <br> in the Account Terms and Conditions. Fees may reduce earnings. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| For more information on rates, call Customer Service at 1-866-416-9302 |  |  |  |  |  |  |  |  |  |  |
| Member FDIC <br> Equal Housing Lender |  |  |  |  |  |  |  |  |  |  |

