



Business Deposit Rate Sheet

Business Checking Accounts

Product	Annual Percentage Yield*	Interest Rate	Minimum Balance to Obtain APY	Minimum Opening Deposit
Exceptional	None	None	N/A	\$ 500.00
Exceptional Municipal				
Experienced with Interest	0.01%	0.01%	\$0.01 and over	\$ 500.00
Experienced Municipal with Interest				
Total Service **	None	None	N/A	\$ 500.00
Total Service Municipal **				
Total Service Plus ***	None	None	N/A	\$ 500.00
Total Service Municipal Plus ***				
Total Service with Interest	0.01%	0.01%	\$0.01 and over	\$ 500.00
Total Service Municipal with Interest				
IOLTA/RAHF Checking*	1.00%	1.00%	\$0.01 and over	\$ 500.00
*Maine Bar Foundation Trust Account or Realtor Affordable Housing Fund Trust Account.				
**Earnings Credit monthly allowance (90% of positive ledger balance x 0.10% x number of days in month/365). The Earnings Credit is used to reduce your service fee.				
***Earnings Credit monthly allowance (90% of positive ledger balance x 0.10% x number of days in month/365). The Earnings Credit is used to reduce your service fee. Any excess Earnings Credit will be paid to your account as interest.				

CDARS

Product	Annual Percentage Yield*	Interest Rate	Minimum Balance to Open and Obtain APY	Early Withdrawal Penalty
4 Week	1.45%	1.44%	\$ 100,000.00	28 Days Interest
13 Week	1.45%	1.44%	\$ 100,000.00	90 Days Interest
26 Week	1.60%	1.59%	\$ 100,000.00	90 Days Interest
52 Week	1.85%	1.83%	\$ 100,000.00	180 Days Interest
2 Year	2.01%	1.99%	\$ 100,000.00	360 Days Interest
3 Year	2.06%	2.04%	\$ 100,000.00	540 Days Interest

Business Savings Accounts

Product	Annual Percentage Yield*	Interest Rate	Minimum Balance to Obtain APY	Minimum Opening Deposit
Exceptional Business Savings	0.30%	0.30%	\$0.01 - \$25,000.00	\$ 500.00
	0.45%	0.45%	\$25,000.01 and over	
Essential Business Fund	0.25%	0.25%	\$0.01 - \$2,500.00	\$ 2,500.00
	0.30%	0.30%	\$2,500.01 - \$25,000.00	
	0.45%	0.45%	\$25,000.01 - \$100,000.00	
	0.60%	0.60%	\$100,000.01 and over	
Essential Municipal Fund	0.25%	0.25%	\$0.01 - \$2,500.00	\$ 2,500.00
	0.30%	0.30%	\$2,500.01 - \$25,000.00	
	0.45%	0.45%	\$25,000.01 - \$100,000.00	
	0.60%	0.60%	\$100,000.01 and over	
1031 Qualified Exchange	0.30%	0.30%	\$0.01 - \$250,000.00	\$ 25,000.00
	2.50%	2.47%	\$250,000.01 and over	
High Yield Business Savings	0.30%	0.30%	\$0.01 - \$50,000.00	\$ 50,000.00
	3.00%	2.96%	\$50,000.01 - \$100,000.00	
	3.50%	3.44%	\$100,000.01 - \$250,000.00	
	4.00%	3.92%	\$250,000.01 and over	

ICS/DDM

Product	Annual Percentage Yield*	Interest Rate	Minimum Opening Deposit
ICS Money Fund	0.25%	0.25%	\$100,000.00
ICS/DDM Checking	0.20%	0.20%	\$100,000.00

*Annual Percentage Yield is calculated if interest remains on deposit. Interest rates and Annual Percentage Yields are accurate as of 7/1/2024. 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.

For more information on rates, call Customer Service at 1-866-416-9302

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