



Personal and Business Interest Bearing Accounts
Rates effective: 04/25/2025 - 05/01/2025

Checking and Savings Account

	Balances	Interest Rate	Annual Percentage Yield
Legacy Checking* \$500 Minimum Balance Required to earn interest Available to individuals	\$500 - \$4,999.99	0.15%	0.15%
	\$5,000 - \$9,999.99	0.18%	0.18%
	≥ \$10,000	0.25%	0.25%
Heritage Checking \$500 Minimum Balance Required to earn interest Available to individuals	\$500 - \$4,999.99	0.25%	0.25%
	≥ \$5,000	0.29%	0.29%
Savings Account* Personal: \$100 Minimum Balance Required to avoid a service charge and earn interest Business: \$500 Minimum Balance Required to avoid a service charge \$100 Minimum Balance to earn interest	\$100 and over	0.20%	0.20%
Health Savings Account* \$500 Minimum Balance Required to avoid service charge and earn interest Available to individuals	\$500 - \$2,499.99	0.55%	0.55%
	≥ \$2,500	2.80%	2.84%
Money Market Account* Personal: \$2500 Minimum Balance Required to avoid a service charge Business: \$5000 Minimum Balance Required to avoid a service charge Personal and Business: \$100 Minimum Balance Required to earn interest	\$100 - \$2,499.99	0.35%	0.35%
	\$2,500 - \$99,999.99	0.37%	0.37%
	≥ \$100,000	2.01%	2.03%
Premier Asset Account* Personal and Business: \$20,000 Minimum Balance Required to avoid a service charge \$100 Minimum Balance Required to earn interest	\$100 - \$19,999.99	1.05%	1.06%
	\$20,000 - \$49,999.99	1.10%	1.11%
	\$50,000 - \$99,999.99	1.40%	1.41%
	≥ \$100,000 - \$499,999.99	2.75%	2.78%
	≥ \$500,000	3.40%	3.45%

*Any fees associated with this account may reduce earnings

APY on Checking Accounts and Money Markets based on compounding monthly, APY on Savings Accounts based on compounding quarterly.

Checking, Savings, and Money Market accounts are variable rate accounts and are subject to a rate change after the account is opened.

Certificates of Deposit

	Term	Interest Rate	Annual Percentage Yield
Certificates of Deposit (Personal and Business) \$1,000 Minimum Opening Deposit	6 month	0.70%	0.70%
	1 year	1.45%	1.46%
	2 year	1.00%	1.00%
	3 year	1.10%	1.10%
	4 year	1.20%	1.21%
	5 year	1.30%	1.31%
Hybrid CD (Personal and Business) \$100 Minimum Opening Deposit	6 months	0.70%	0.70%
	1 year	0.75%	0.75%
	2 year	0.85%	0.85%
Legacy CD (Available to our Legacy Customers) \$10,000 Minimum Opening Deposit	6 month	0.85%	0.85%
	1 year	1.65%	1.66%
	2 year	1.40%	1.41%
	3 year	1.15%	1.16%
	4 year	1.25%	1.26%
	5 year	1.35%	1.36%

A penalty will be imposed for early withdrawal for all Certificates of Deposit. APY based on interest compounding quarterly on all CDs.

The penalty is 90 days interest for 6 month, 1 year and 2 year terms. The penalty is 180 days interest for 3 year, 4 year and 5 year terms.

The Interest Rates and APYs may change every Friday and at the first of the month.

For current rate information contact Home Loan State Bank:

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