

OVERLAND PARK - VALLEY FALLS - NORTONVILLE - WINCHESTER

ANNUAL PERCENTAGE YIELDS (APY) ARE ACCURATE AS OF:

3/26/2024

PERSONAL ACCOUNTS				
TERM/PRODUCT	MINIMUM BALANCE REQUIRED TO OPEN ACCOUNT	MINIMUM BALANCE REQUIRED TO OBTAIN APY	INTEREST RATE	ANNUAL PERCENTAGE YIELD
3 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	1.99%	2.00%
6 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	2.48%	2.50%
12 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.45%	3.51%
13 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.65%	4.75%
18 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.41%	4.50%
24 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.55%	4.65%
36 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.93%	4.00%
48 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.03%	4.11%
36 MONTH JUMP UP CERTIFICATE OF DEPOSIT**	\$10,000.00	\$10,000.00	3.93%	4.00%
48 MONTH JUMP UP CERTIFICATE OF DEPOSIT**	\$10,000.00	\$10,000.00	4.03%	4.11%
24 MONTH IRA***	\$500.00	\$500.00	1.75%	1.76%
INTEREST CHECKING ACCOUNT #	\$100.00	\$100.00 - \$9,999.99	0.35%	0.35%
		\$10,000.00 - \$24,999.99	0.40%	0.40%
		\$25,000.00 - \$99,999.99	0.42%	0.42%
		\$100,000.00 AND GREATER	0.45%	0.45%
MONEY MARKET ACCOUNT #	\$0.00	\$0.01 - \$9,999.99	2.96%	3.00%
		\$10,000.00 - \$24,999.99	2.96%	3.00%
		\$25,000.00 - \$49,999.99	2.96%	3.00%
		\$50,000.00 - \$99,999.99	2.96%	3.00%
		\$100,000.00 - \$999,999.99	3.93%	4.00%
		\$1,000,000.00 - \$4,999,999.99	4.89%	5.00%
REGULAR SAVINGS	\$100.00	ALL BALANCES	1.00%	1.00%
		YOUTH SAVINGS	\$10.00	ALL BALANCES

The interest rate and annual percentage yield may change at any time. Fees may reduce earnings.

* A penalty may be imposed for early withdrawal. Interest is compounded and credited at maturity for the 3 Month Certificate of Deposit (CD). Interest for all other CDs is compounded and credited monthly. \$1,000 minimum balance required to obtain the stated APY.

**A penalty may be imposed for early withdrawal. Interest is compounded and credited monthly. This product offers a rate increase option, which allows you to increase the interest rate and Annual Percentage Yield (APY) on your JUMP UP CD one time during the initial term of your CD for the 36 MONTH JUMP UP CD and two times during the initial term for the 48 MONTH JUMP UP CD. This option is at no cost to you. If you exercise your rate increase option: (1) the new interest rate and APY for the remaining term of your JUMP UP CD will be the interest rate and APY Kendall Bank is offering on JUMP UP CDs with the same term on the date you exercise your option. (2) If JUMP UP CDs are no longer offered at the time you exercise your rate increase option, the new interest rate and APY for the remaining term of your JUMP UP CD will be the interest rate and APY Kendall Bank is offering on 36 MONTH CD and the 48 MONTH CD, respectively; (3) the interest rate and APY will be effective as of the day you exercise your rate increase option; (4) the new interest rate and APY will only apply during the remaining term of your JUMP UP CD (the changes to the interest rate and APY are not retroactive); and (5) the maturity date for your JUMP UP CD will not change. It is your choice when you exercise the rate increase option; however, if you do not exercise the rate increase option during the initial term of your CD, it will expire at the end of the term. At the end of the term, the 36 MONTH JUMP UP CD will auto renew to the 36 MONTH CD and the 48 MONTH JUMP UP CD will auto renew to the 48 MONTH CD. \$10,000 minimum balance required to obtain the stated APY.

***A penalty may be imposed for early withdrawal. Interest is compounded and credited semi-annually.

#The interest rates stated above for each balance range will be applied to the entire balance in your account.

For current rate information, call Overland Park (913) 839-3700, Valley Falls (785) 945-3231, Nortonville (913) 886-2121, or Winchester (913) 774-8750.