

OVERLAND PARK - VALLEY FALLS - NORTONVILLE - WINCHESTER

ANNUAL PERCENTAGE YIELDS (APY) ARE ACCURATE AS OF:

10/1/2024

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	4.43%	4.50%
6 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.41%	4.50%
7 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.70%	4.80%
12 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	4.41%	4.50%
18 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.69%	3.75%
24 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.44%	3.50%
36 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.20%	3.25%
48 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.20%	3.25%
24 MONTH IRA**	\$500.00	\$500.00	3.72%	3.75%
INTEREST CHECKING ACCOUNT #	\$100.00	\$100.00 - \$9,999.99	0.15%	0.15%
		\$10,000.00 - \$24,999.99	0.20%	0.20%
		\$25,000.00 - \$99,999.99	0.22%	0.22%
		\$100,000.00 AND GREATER	0.25%	0.25%
MONEY MARKET ACCOUNT #	\$0.00	\$0.01 - \$9,999.99	2.72%	2.75%
		\$10,000.00 - \$24,999.99	2.72%	2.75%
		\$25,000.00 - \$49,999.99	2.72%	2.75%
		\$50,000.00 - \$99,999.99	2.72%	2.75%
		\$100,000.00 - \$249,999.99	2.96%	3.00%
		\$250,000.00 - \$499,999.99	3.20%	3.25%
		\$500,000.00 - \$749,999.99	3.69%	3.75%
		\$750,000.00 - \$999,999.99	3.93%	4.00%
\$1,000,000.00 - \$4,999,999.99	4.75%	4.85%		
	\$5,000,000.00 and greater	4.89%	5.00%	
REGULAR SAVINGS	\$100.00	ALL BALANCES	1.00%	1.00%
YOUTH SAVINGS	\$10.00	ALL BALANCES	1.00%	1.00%

The annual percentage yield (APY) and interest rate 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 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.