

OVERLAND PARK - VALLEY FALLS - NORTONVILLE

ANNUAL PERCENTAGE YIELDS (APY) ARE ACCURATE AS OF:

9/19/2025

| PERSONAL ACCOUNTS                |                                             |                                           |                  |                            |
|----------------------------------|---------------------------------------------|-------------------------------------------|------------------|----------------------------|
| TERM/PRODUCT                     | MINIMUM BALANCE REQUIRED TO<br>OPEN ACCOUNT | MINIMUM BALANCE REQUIRED TO<br>OBTAIN APY | INTEREST<br>RATE | ANNUAL<br>PERCENTAGE YIELD |
| 3 MONTH CERTIFICATE OF DEPOSIT*  | \$1,000.00                                  | \$1,000.00                                | 3.94%            | 4.00%                      |
| 6 MONTH CERTIFICATE OF DEPOSIT*  | \$1,000.00                                  | \$1,000.00                                | 3.93%            | 4.00%                      |
| 12 MONTH CERTIFICATE OF DEPOSIT* | \$1,000.00                                  | \$1,000.00                                | 3.69%            | 3.75%                      |
| 18 MONTH CERTIFICATE OF DEPOSIT* | \$1,000.00                                  | \$1,000.00                                | 2.72%            | 2.75%                      |
| 24 MONTH CERTIFICATE OF DEPOSIT* | \$1,000.00                                  | \$1,000.00                                | 2.81%            | 2.85%                      |
| 36 MONTH CERTIFICATE OF DEPOSIT* | \$1,000.00                                  | \$1,000.00                                | 2.72%            | 2.75%                      |
| 48 MONTH CERTIFICATE OF DEPOSIT* | \$1,000.00                                  | \$1,000.00                                | 2.72%            | 2.75%                      |
| 24 MONTH IRA**                   | \$500.00                                    | \$500.00                                  | 2.98%            | 3.00%                      |
| 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                       | 1.98%            | 2.00%                      |
|                                  |                                             | \$10,000.00 - \$24,999.99                 | 1.98%            | 2.00%                      |
|                                  |                                             | \$25,000.00 - \$49,999.99                 | 1.98%            | 2.00%                      |
|                                  |                                             | \$50,000.00 - \$99,999.99                 | 1.98%            | 2.00%                      |
|                                  |                                             | \$100,000.00 - \$249,999.99               | 2.23%            | 2.25%                      |
|                                  |                                             | \$250,000.00 - \$499,999.99               | 2.47%            | 2.50%                      |
|                                  |                                             | \$500,000.00 - \$749,999.99               | 2.96%            | 3.00%                      |
|                                  |                                             | \$750,000.00 - \$999,999.99               | 3.20%            | 3.25%                      |
|                                  |                                             | \$1,000,000.00 - \$4,999,999.99           | 4.07%            | 4.15%                      |
|                                  |                                             | \$5,000,000.00 and greater                | 4.36%            | 4.45%                      |
|                                  |                                             |                                           |                  |                            |
| 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, or  
Nortonville (913) 886-2121