



PERSONAL ACCOUNT RATE SHEET

OVERLAND PARK - VALLEY FALLS - NORTONVILLE

ANNUAL PERCENTAGE YIELDS (APY) ARE ACCURATE AS OF:

12/12/2025

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	3.45%	3.50%
6 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.44%	3.50%
12 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	3.20%	3.25%
18 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	2.23%	2.25%
24 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	2.32%	2.35%
36 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	2.23%	2.25%
48 MONTH CERTIFICATE OF DEPOSIT*	\$1,000.00	\$1,000.00	2.23%	2.25%
24 MONTH IRA**	\$500.00	\$500.00	2.48%	2.50%
INTEREST CHECKING ACCOUNT [#]	\$100.00	\$0.01 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 AND GREATER	0.15% 0.20% 0.22% 0.25%	0.15% 0.20% 0.22% 0.25%
MONEY MARKET ACCOUNT [#]	\$100.00	\$0.01 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 - \$749,999.99 \$750,000.00 - \$999,999.99 \$1,000,000.00 - \$4,999,999.99 \$5,000,000.00 and greater	1.49% 1.49% 1.49% 1.74% 1.98% 2.47% 2.72% 3.53% 4.12%	1.50% 1.50% 1.50% 1.75% 2.00% 2.50% 2.75% 3.59% 4.20%
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**