

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 <sup>1</sup>	\$1,000.00	\$1,000.00	3.45%	3.50%
6 MONTH CERTIFICATE OF DEPOSIT <sup>1</sup>	\$1,000.00	\$1,000.00	3.44%	3.50%
12 MONTH CERTIFICATE OF DEPOSIT <sup>1</sup>	\$1,000.00	\$1,000.00	3.20%	3.25%
18 MONTH CERTIFICATE OF DEPOSIT <sup>1</sup>	\$1,000.00	\$1,000.00	2.23%	2.25%
24 MONTH CERTIFICATE OF DEPOSIT <sup>1</sup>	\$1,000.00	\$1,000.00	2.32%	2.35%
36 MONTH CERTIFICATE OF DEPOSIT <sup>1</sup>	\$1,000.00	\$1,000.00	2.23%	2.25%
48 MONTH CERTIFICATE OF DEPOSIT <sup>1</sup>	\$1,000.00	\$1,000.00	2.23%	2.25%
24 MONTH IRA <sup>2</sup>	\$500.00	\$500.00	2.48%	2.50%
INTEREST CHECKING <sup>3</sup>	\$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 CHECKING <sup>3</sup>	\$100.00	\$0.01 - \$24,999.99	1.49%	1.50%
		\$25,000.00 - \$49,999.99	1.49%	1.50%
		\$50,000.00 - \$99,999.99	1.49%	1.50%
		\$100,000.00 - \$249,999.99	1.74%	1.75%
		\$250,000.00 - \$499,999.99	1.98%	2.00%
		\$500,000.00 - \$749,999.99	2.47%	2.50%
		\$750,000.00 - \$999,999.99	2.72%	2.75%
		\$1,000,000.00 - \$4,999,999.99	3.53%	3.59%
\$5,000,000.00 and greater	4.12%	4.20%		
REGULAR SAVINGS	\$100.00 <sup>4</sup>	ALL BALANCES	1.00%	1.00%

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

<sup>1</sup> 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.

<sup>2</sup> A penalty may be imposed for early withdrawal. Interest is compounded and credited semi-annually.

<sup>3</sup> The interest rates stated for each balance range will be applied to the entire balance in your account.

<sup>4</sup> Under 18: Minimum Balance Required to Open Account is \$10.00.

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