

Industrial Bank Rate Sheet

Personal KASASA Checking				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Kasasa Cash²	\$25.00	Up to and including \$15,000 (Additional qualifications required)	2.47% ⁴	2.50% ⁴
2 nd Tier ²	\$25.00	Balance over \$15,000 in the same Kasasa Cash account (Additional qualifications required)	0.25% ⁴	Ranges from 0.54% - 2.50% ⁴

Business Checking				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Business Interest Checking¹	\$25.00	\$25.00	0.05%	0.05%

Personal KASASA Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Kasasa Saver² (this account may only be opened and maintained in conjunction with a Kasasa Cash Checking Account or Kasasa Cash Back Checking Account)	\$25.00	Up to and including \$25,000 (additional qualifications required)	0.75% ⁴	0.75% ⁴
2 nd Tier ²	\$25.00	Balance over \$25,000 in the same Kasasa Saver account (Additional qualifications required)	0.25% ⁴	Ranges from 0.35%- 0.75% ⁴

Personal Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Bank On DC Savings²	\$25.00	0	0.10%	0.10%
Goal Savings²	\$25.00	0	0.10%	0.10%
Minor Savings²	\$5.00	0	0.10%	0.10%

Personal Money Market				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Personal Money Market²	\$2,500.00	0		
Tier 1 ²	\$1.00-\$10,000.00	0	0.10%	0.10%
Tier 2 ²	\$10,000 and above	0	0.15%	0.15%

Business Savings				
Product	Minimum Balance Required to Open	Minimum Balance Required to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Business Savings²	\$100.00	0	0.10%	0.10%
Business Money Market²	\$5,000.00	0		
Tier 1 ²	\$1.00-\$10,000	0	0.10%	0.10%
Tier 2 ²	\$10,000 and above	0	0.15%	0.15%

Interest rates and annual percentage yields are current as of 8/1/2017

(This report supersedes rate sheet of July 1, 2017)

MEMBER FDIC

- 1- Substantial penalty for early withdrawal
- 2- Interest Rate may change after account opening
- 3- Fees could reduce earnings on account
- 4- ALL KASASA ACCOUNTS: Minimum qualifications are required to be conducted by the accountholder every monthly qualification cycle in order to receive these stated interest rates and APYs. Ask a Customer Service Representative for more details. See the Account Disclosures for more information.

Certificates of Deposit ¹			
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY
1 Month Certificate ³	\$1,000.00	0.10%	0.10%
2 Month Certificate ³	\$1,000.00	0.12%	0.12%
3 Month Certificate ³	\$1,000.00	0.15%	0.15%
6 Month Certificate ³	\$1,000.00	0.20%	0.20%
12 Month Certificate ³ (1 Year)	\$1,000.00	0.25%	0.25%
18 Month Certificate ³	\$500.00	0.30%	0.30%
24 Month Certificate ³ (2 Years)	\$1,000.00	0.40%	0.40%
36 Month Certificate ³ (3 Years)	\$1,000.00	0.50%	0.50%
48 Month Certificate ³ (4 Years)	\$1,000.00	0.60%	0.60%

Jumbo Certificates of Deposit ¹			
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY
1 Month Certificate ³	\$100,000.00	0.10%	0.10%
2 Month Certificate ³	\$100,000.00	0.15%	0.15%
3 Month Certificate ³	\$100,000.00	0.20%	0.20%
6 Month Certificate ³	\$100,000.00	0.25%	0.25%
12 Month Certificate ³ (1 Year)	\$100,000.00	0.30%	0.30%
18 Month Certificate ³	\$100,000.00	0.40%	0.40%
24 Month Certificate ³ (2 Years)	\$100,000.00	0.50%	0.50%
36 Month Certificate ³ (3 Years)	\$100,000.00	0.55%	0.55%
48 Month Certificate ³ (4 Years)	\$100,000.00	0.75%	0.75%

CDARS ¹			
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY
13 Week ³	\$10,000.00	0.15%	0.15%
26 Week ³	\$10,000.00	0.20%	0.20%
52 Week ³	\$10,000.00	0.25%	0.25%
104 Week ³	\$10,000.00	0.40%	0.40%
156 Week ³	\$10,000.00	0.50%	0.50%

Individual Retirement Account Certificates ³			
Term	Minimum Balance to Open and Earn APY	Interest Rate	APY
6 Month IRA Certificate ³	\$100.00	0.20%	0.20%
12 Month IRA Certificate ³	\$100.00	0.25%	0.25%
18 Month IRA Certificate ³	\$100.00	0.30%	0.30%
24 Month IRA Certificate ³	\$100.00	0.40%	0.40%
30 Month IRA Certificate ³	\$100.00	0.50%	0.50%

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