

EASTERN COLORADO BANK RATE SHEET
ACCOUNTS AVAILABLE FOR ONLINE ACCOUNT OPENING
INTEREST BEARING ACCOUNTS, CERTIFICATES OF DEPOSIT & SPECIALS

This Rate Sheet contains information about Interest Rates and Annual Percentage Yields (APY) for some of the accounts we offer.

<i>Interest Bearing Account</i>	<i>Minimum Opening Deposit</i>	<i>Minimum Balance to Obtain APY</i>	<i>Interest Rate</i>	<i>APY</i>
High Yield Money Market Deposit Account				
Daily Collected Balances of:				
\$ 10,000.00 - \$ 49,999.99	\$100.00	\$10,000.00 ¹	0.55%	0.55%
\$ 50,000.00 - \$ 99,999.99			0.75%	0.75%
\$ 100,000.00 - \$ 499,999.99			1.15%	1.15%
\$ 500,000.00 - \$ 999,999,999.99			1.64%	1.65%
Money Market Deposit Account				
	\$100.00	\$2,500.00 ¹	0.50%	0.50%
Freedom BOOST Checking Account				
Daily Collected Balances and Qualification Tiers for BOOST Rewards				
\$ 0.01 - \$ 25,000.00	\$100.00	\$0.01 ¹	1.98%	2.00% ²
\$ 25,000.01 - \$ 999,999,999.99			0.20%	0.20% ³
Freedom NOW Checking Account				
	\$100.00	\$1,000.00 ¹	0.20%	0.20%
Savings Account				
	\$100.00	\$0.01 ¹	0.35%	0.35%
Kids Savings Account				
	\$5.00	\$0.01 ¹	0.35%	0.35%
Certificate of Deposit Special				
	<i>Minimum Opening Deposit & Balance to Obtain APY</i>	<i>Maximum Opening Deposit</i>	<i>Interest Rate</i>	<i>APY</i>
6 Month CD Special ⁴				
	\$2,500.00	\$49,999.99 ¹	3.37%	3.40%
	\$50,000.00	\$235,000.00 ¹	3.57%	3.60%
12 Month CD Special ⁴				
	\$2,500.00	\$49,999.99 ¹	3.27%	3.30%
	\$50,000.00	\$235,000.00 ¹	3.47%	3.50%

Fees could reduce the earnings on the account. Interest Rates and APY are current as of the date above. For current rate information call 866-210-0460.

1) Daily balance is the amount of the principal in the account each day 2) See Truth in Savings Disclosure for specific reward criteria to qualify for stated APY

3) If reward criteria is not met, this stated APY is applicable 4) A penalty may be imposed for early withdrawal

<i>Certificate of Deposit</i>	<i>Minimum Opening Deposit</i>	<i>Minimum Balance to Obtain APY</i>	<i>Interest Rate</i>	<i>APY</i>
3 MONTH Certificate of Deposit ¹				
Daily Balances of:				
\$ 2,500.00 - \$ 9,999.00	\$2,500.00	\$2,500.00 ²	1.00%	1.00%
\$ 10,000.00 - \$ 24,999.00			1.98%	2.00%
\$ 25,000.00 - \$ 49,999.00			2.08%	2.10%
\$ 50,000.00 - \$ 99,999.00			2.18%	2.20%
\$ 100,000.00 - \$ 235,000.00			2.28%	2.30%
182 DAY Certificate of Deposit¹				
Daily Balances of:				
\$ 2,500.00 - \$ 9,999.00	\$2,500.00	\$2,500.00 ²	1.00%	1.00%
\$ 10,000.00 - \$ 24,999.00			1.99%	2.00%
\$ 25,000.00 - \$ 49,999.00			2.09%	2.10%
\$ 50,000.00 - \$ 99,999.00			2.19%	2.20%
\$ 100,000.00 - \$ 235,000.00			2.29%	2.30%
12 MONTH Certificate of Deposit ¹				
Daily Balances of:				
\$ 2,500.00 - \$ 9,999.00	\$2,500.00	\$2,500.00 ²	1.00%	1.00%
\$ 10,000.00 - \$ 24,999.00			2.14%	2.15%
\$ 25,000.00 - \$ 49,999.00			2.29%	2.30%
\$ 50,000.00 - \$ 99,999.00			2.39%	2.40%
\$ 100,000.00 - \$ 235,000.00			2.48%	2.50%
18 MONTH Certificate of Deposit ¹				
Daily Balances of:				
\$ 2,500.00 - \$ 9,999.00	\$2,500.00	\$2,500.00 ²	1.00%	1.00%
\$ 10,000.00 - \$ 24,999.00			2.24%	2.25%
\$ 25,000.00 - \$ 49,999.00			2.34%	2.35%
\$ 50,000.00 - \$ 99,999.00			2.44%	2.45%
\$ 100,000.00 - \$ 235,000.00			2.53%	2.55%
24 MONTH Certificate of Deposit ¹				
Daily Balances of:				
\$ 2,500.00 - \$ 9,999.00	\$2,500.00	\$2,500.00 ²	1.00%	1.00%
\$ 10,000.00 - \$ 24,999.00			2.19%	2.20%
\$ 25,000.00 - \$ 49,999.00			2.29%	2.30%
\$ 50,000.00 - \$ 99,999.00			2.39%	2.40%
\$ 100,000.00 - \$ 235,000.00			2.48%	2.50%
36 MONTH Certificate of Deposit ¹				
Daily Balances of:				
\$ 2,500.00 - \$ 9,999.00	\$2,500.00	\$2,500.00 ²	1.00%	1.00%
\$ 10,000.00 - \$ 24,999.00			2.14%	2.15%
\$ 25,000.00 - \$ 49,999.00			2.24%	2.25%
\$ 50,000.00 - \$ 99,999.00			2.34%	2.35%
\$ 100,000.00 - \$ 235,000.00			2.44%	2.45%

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1) A penalty may be imposed for early withdrawal 2) Daily balance is the amount of the principal in the account each day