

**EASTERN COLORADO BANK RATE SHEET
ACCOUNTS AVAILABLE FOR ONLINE ACCOUNT OPENING
INTEREST BEARING ACCOUNTS AND CERTIFICATE OF DEPOSIT ACCOUNTS**

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 | 0.50% | 0.50% |
| \$ 50,000.00 - \$ 99,999.99 | | | 0.70% | 0.70% |
| \$ 100,000.00 - \$ 499,999.99 | | | 1.09% | 1.10% |
| \$ 500,000.00 - \$ 999,999,999.99 | | | 1.59% | 1.60% |
| 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 | 0.30% | 0.30% |
| Kids Savings Account | | | | |
| | \$5.00 | \$0.01 ¹ | 0.30% | 0.30% |

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



Member
FDIC

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| <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 - \$ 9,999.99 | \$2,500.00 | \$2,500.00 ² | 1.00% | 1.00% |
| \$ 10,000.00 - \$ 24,999.99 | | | 1.98% | 2.00% |
| \$ 25,000.00 - \$ 49,999.99 | | | 2.08% | 2.10% |
| \$ 50,000.00 - \$ 99,999.99 | | | 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 - \$ 9,999.99 | \$2,500.00 | \$2,500.00 ² | 1.00% | 1.00% |
| \$ 10,000.00 - \$ 24,999.99 | | | 1.99% | 2.00% |
| \$ 25,000.00 - \$ 49,999.99 | | | 2.09% | 2.10% |
| \$ 50,000.00 - \$ 99,999.99 | | | 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 - \$ 9,999.99 | \$2,500.00 | \$2,500.00 ² | 1.00% | 1.00% |
| \$ 10,000.00 - \$ 24,999.99 | | | 2.14% | 2.15% |
| \$ 25,000.00 - \$ 49,999.99 | | | 2.29% | 2.30% |
| \$ 50,000.00 - \$ 99,999.99 | | | 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 - \$ 9,999.99 | \$2,500.00 | \$2,500.00 ² | 1.00% | 1.00% |
| \$ 10,000.00 - \$ 24,999.99 | | | 2.14% | 2.15% |
| \$ 25,000.00 - \$ 49,999.99 | | | 2.29% | 2.30% |
| \$ 50,000.00 - \$ 99,999.99 | | | 2.39% | 2.40% |
| \$ 100,000.00 - \$ 235,000.00 | | | 2.48% | 2.50% |
| 24 MONTH Certificate of Deposit ¹ | | | | |
| Daily Balances of: | | | | |
| \$ 2,500.00 - \$ 9,999.99 | \$2,500.00 | \$2,500.00 ² | 1.00% | 1.00% |
| \$ 10,000.00 - \$ 24,999.99 | | | 2.14% | 2.15% |
| \$ 25,000.00 - \$ 49,999.99 | | | 2.29% | 2.30% |
| \$ 50,000.00 - \$ 99,999.99 | | | 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 - \$ 9,999.99 | \$2,500.00 | \$2,500.00 ² | 1.00% | 1.00% |
| \$ 10,000.00 - \$ 24,999.99 | | | 2.09% | 2.10% |
| \$ 25,000.00 - \$ 49,999.99 | | | 2.24% | 2.25% |
| \$ 50,000.00 - \$ 99,999.99 | | | 2.34% | 2.35% |
| \$ 100,000.00 - \$ 235,000.00 | | | 2.44% | 2.45% |

Interest Rates and APY are current as of the date above. For current rate information call 866-210-0460.

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