



DEERWOOD
EST. **BANK** 1910

Deposit Rate Sheet

Accurate as of: **9/14/2026**

CHECKING

MyMoney, NEXT Youth Checking, and Business Checking

No minimum balance, non-interest bearing

MyMoney + and Business Checking +

Interest Compounded Monthly

\$5,000 minimum balance to avoid service charge of \$10 per month

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY ¹
\$0.00-\$4,999.99	\$0.00	0.10%	0.10%
\$5,000.00 +	\$0.00	0.20%	0.20%

YES Club Checking

Interest Compounded Monthly

\$1,500 minimum balance to avoid service charge of \$10 per month

	Minimum Deposit	Interest Rate	APY ¹
All Balances Earn	\$0.00	0.25%	0.25%

HEALTH SAVINGS ACCOUNT (HSA)

Interest Compounded Monthly

No minimum balance. \$25 closing fee if closed within 12 months

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY ¹
\$0.00-\$999.99	\$0.00	0.10%	0.10%
\$1,000-\$2,499.99	\$0.00	0.15%	0.15%
\$2,500-4,999.99	\$0.00	0.15%	0.15%
\$5,000-\$9,999.99	\$0.00	0.25%	0.25%
\$10,000-\$19,999.99	\$0.00	0.30%	0.30%
\$20,000 +	\$0.00	2.00%	2.02%

SAVINGS

MySavings and Business Savings

Interest Compounded Quarterly

\$50 min bal to avoid service charge of \$4 per month

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY ¹
\$0.00-\$999.99	\$0.00	0.15%	0.15%
\$1,000.00 +	\$0.00	0.20%	0.20%

MySavings + and Business Savings +

Interest Compounded Monthly

\$20,000 min bal to avoid service charge of \$4 per month

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY ¹
\$0.00-\$19,999.99	\$0.00	0.25%	0.25%
\$20,000-\$199,999.99	\$0.00	0.40%	0.40%
\$200,000.00+	\$0.00	1.00%	1.00%

Buckaroo

Interest Compounded Quarterly

\$10 min bal to avoid service charge of \$2 per statement cycle

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY ¹
\$0.00-\$999.99	\$0.00	0.15%	0.15%
\$1,000.00 +	\$0.00	0.20%	0.20%

¹ Annual Percentage Yield

² Early withdrawal penalty may apply

CERTIFICATES OF DEPOSIT

Interest Compounded Quarterly

Term	Minimum Deposit	Interest Rate	APY ¹
6 Month ²	\$2,500.00	2.70%	2.73%
12 Month ²	\$1,000.00	3.35%	3.39%
24 Month ²	\$500.00	2.15%	2.17%
36 Month ²	\$500.00	1.70%	1.71%
48 Month ²	\$500.00	1.95%	1.96%

IRA Certificates

Interest Compounded Monthly

Term	Minimum Deposit	Interest Rate	APY ¹
12 Month Variable ²	\$500.00	1.70%	1.71%
12 Month Fixed ²	\$500.00	3.35%	3.40%
24 Month Fixed ²	\$500.00	2.15%	2.17%
36 Month Fixed ²	\$500.00	1.70%	1.71%

Public fund deposits are not eligible for these offers; please contact one of our offices for a rate quote.

Fees may reduce earnings on accounts. Rate may change after the account is opened.

Interest rates and annual percentage yield may change on a daily basis.

800-291-6597

Rates effective as of 9/14/2026