



## Deposit Rates

Interest Rates and Annual Percentage Yields (APY) are accurate as of 1/12/23.

Interest Rate and APY may change without notice.

Interest is compounded daily and fees could reduce earnings on the account.

### Personal Checking Accounts <sup>1.</sup>

Minimum balance to open varies

TYPE OF ACCOUNT	INTEREST RATE	APY
Free Checking	0.00%	0.00%
Interest Checking	0.10%	0.10%
Interest Plus Checking	0.15%	0.15%

### Business Checking Accounts <sup>2.</sup>

Minimum balance to open varies

TYPE OF ACCOUNT	INTEREST RATE	APY
Business Checking	0.00%	0.00%
Business Interest Checking	0.15%	0.15%
Business Premier Club Checking	0.25%	0.25%

### Money Market Account <sup>1.</sup>

Minimum balance to open \$2,000

BALANCE	INTEREST RATE	APY
\$0 - 49,999	1.64%	1.65%
\$50,000 - 99,999	1.64%	1.65%
\$100,000 - 999,999	1.73%	1.75%
\$1,000,000+	2.47%	2.50%

### Certificates of Deposit <sup>3.</sup>

Minimum balance to open \$2,000

TERM	INTEREST RATE	APY
6 month	2.27%	2.30%
1 year	2.71%	2.75%
2 year	2.76%	2.80%
3 year	2.86%	2.90%
4 year	3.15%	3.20%
5 year	3.39%	3.45%

### Individual Retirement Accounts (I.R.A.'s)

Available on Money Market Account and Certificates of Deposit with no annual fees.

For current rate information, please call (800) 335-4126 or visit us at [www.paccrest.com](http://www.paccrest.com)

1. **Free Checking:** \$100 minimum opening deposit, no minimum balance requirement. **Interest Checking:** \$500 minimum opening deposit, \$2,500 minimum daily balance to avoid monthly fee. **Interest Plus Checking:** \$500 minimum opening deposit, \$10,000 minimum daily balance to avoid monthly fee.

**Money Market:** \$2,000 minimum opening deposit and minimum daily balance to avoid monthly fee. Interest rates are variable and may change after account is opened.

2. **Business Checking:** \$500 minimum opening deposit, \$2,000 minimum daily balance to avoid monthly fee. **Business Interest Checking:** \$500 minimum opening deposit, \$5,000 minimum daily balance to avoid monthly fee. **Business Premier Club Checking:** Annual Percentage Yield (APY) is available on account balances up to \$1 million. Any account balance over \$1 million will earn the Business Interest Checking stated rate. The account must maintain a \$20,000 minimum daily balance to avoid monthly fee. On a monthly basis, business must transact at least two (2) remote deposits and five (5) or more electronic Bill Pay withdrawals to qualify for this account type. If the transaction requirements are not met, the account type will be changed to the Business Interest Checking and earn its stated rate. Interest rates are variable and may change after the account is opened.

3. Annual Percentage Yields (APY) assume interest remains on deposit until maturity. Certificates of Deposit are subject to early withdrawal penalties which may reduce earnings on the account.