

Current as of January 24, 2025

| Account Type | Minimum Deposit to Open Account | Minimum Balance ¹ to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ² |
|--|---------------------------------|--|---------------|--------------------------------------|
| Certificates of Deposit | | | | |
| 6 Month CD | \$500.00 | \$0.00 | 3.95% | 4.00% |
| 9 Month CD | \$500.00 | \$0.00 | 4.23% | 4.30% |
| 12 Month CD | \$500.00 | \$0.00 | 4.18% | 4.25% |
| 18 Month CD | \$500.00 | \$0.00 | 4.28% | 4.35% |
| 24 Month CD | \$500.00 | \$0.00 | 4.33% | 4.40% |
| 36 Month CD | \$500.00 | \$0.00 | 3.36% | 3.40% |
| 48 Month CD | \$500.00 | \$0.00 | 3.36% | 3.40% |
| 60 Month CD | \$500.00 | \$0.00 | 3.26% | 3.30% |
| Individual Retirement Accounts ³ | | | | |
| 6 Month IRA | \$500.00 | \$0.00 | 3.95% | 4.00% |
| 9 Month IRA | \$500.00 | \$0.00 | 4.23% | 4.30% |
| 12 Month IRA | \$500.00 | \$0.00 | 4.18% | 4.25% |
| 18 Month IRA | \$500.00 | \$0.00 | 4.28% | 4.35% |
| 24 Month IRA | \$500.00 | \$0.00 | 4.33% | 4.40% |
| 36 Month IRA | \$500.00 | \$0.00 | 3.36% | 3.40% |
| 48 Month IRA | \$500.00 | \$0.00 | 3.36% | 3.40% |
| 60 Month IRA | \$500.00 | \$0.00 | 3.26% | 3.30% |
| First Choice Savings IRA | \$100.00 | \$0.01 - \$9,999.99 | 0.05% | 0.05% |
| | | \$10,000.00 and above | 0.10% | 0.10% |
| Money Market IRA | \$1,000.00 | \$0.01 - \$49,999.99 | 0.05% | 0.05% |
| | | \$50,000.00 - \$99,999.99 | 0.10% | 0.10% |
| | | \$100,000.00 - \$249,999.99 | 0.15% | 0.15% |
| | | \$250,000.00 and above | 0.25% | 0.25% |

Disclosure of Terms

1. Daily Balance (the amount of principal in the account each day)
2. Annual Percentage Yield accurate as **January 24, 2025**. Rates are subject to change.
3. Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 ½. Please consider speaking to a tax professional before making withdrawals from your IRA.

Interest accrues daily and credited in accordance with product statement cycle.

If any portion of the certificate is withdrawn before the maturity date, a penalty may be imposed.

Fees may reduce earnings.

Contact the bank at 814-954-6045 for additional information.

Current as of January 24, 2025

| Account Type | Minimum Deposit to Open Account | Minimum Balance ⁴ to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield ⁵ |
|---|---------------------------------|--|---------------|--------------------------------------|
| Personal Accounts | | | | |
| Premier Checking | \$100.00 | \$0.01- \$1,499.99 | 0.05% | 0.05% |
| | | \$1,500.00- \$2,499.99 | 0.10% | 0.10% |
| | | \$2,500.00 and Above | 0.15% | 0.15% |
| 1st Interest Checking ⁶ | \$100.00 | \$0.01-\$10,000.00 | 1.49% | 1.50% |
| | | \$10,000.01 and Above | 1.24% | 1.50% to 1.25% |
| First Choice Money Market | \$1,000.00 | \$0.01- \$49,999.99 | 1.00% | 1.00% |
| | | \$50,000.00- \$99,999.99 | 1.49% | 1.50% |
| | | \$100,000.00- \$249,999.99 | 1.74% | 1.75% |
| | | \$250,000.00 and Above | 2.23% | 2.25% |
| First Choice Savings | \$100.00 | \$0.01- \$9,999.99 | 0.05% | 0.05% |
| | | \$10,000.00 and above | 0.10% | 0.10% |
| Student Savings | \$500.00 | \$500.00-\$25,000.00 | 4.41% | 4.50% |
| | | \$25,000.01 and Above | 1.00% | 1.00% |
| Youth Savings | \$10.00 | \$0.01- \$10,000.00 | 1.49% | 1.50% |
| | | \$10,000.01 and Above | 1.00% | 1.00% |
| PA Premier Personal Money Market⁸ | \$10,000 | \$.01 and Above | 2.93% | 2.97% |
| Business Accounts | | | | |
| Business Interest Checking | \$50,000.00 | \$0.01- \$49,999.99 | 0.00% | 0.00% |
| | | \$50,000.00- \$100,000.00 | 0.05% | 0.05% |
| | | \$100,000.01 and above | 0.10% | 0.10% |
| IOLTA Checking (PA) ⁷ | \$100.00 | \$0.01 and above | 3.38% | 3.43% |
| Business Money Market | \$2,500.00 | \$0.01- \$49,999.99 | 0.05% | 0.05% |
| | | \$50,000- \$99,999.99 | 0.10% | 0.10% |
| | | \$100,000.00- \$249,999.99 | 0.15% | 0.15% |
| | | \$250,000.00 and above | 0.25% | 0.25% |
| Premium Business Money Market | \$10,000.00 | \$0.01 - \$249,999.99 | 0.50% | 0.50% |
| | | \$250,000.00 - \$2,499,999.99 | 0.75% | 0.75% |
| | | \$2,500,000.00 and Above | 1.00% | 1.00% |
| Business Savings | \$500.00 | \$0.01- \$9,999.99 | 0.05% | 0.05% |
| | | \$10,000.00 and above | 0.10% | 0.10% |
| Business PA Premier Money Market⁸ | \$10,000.00 | \$0.01 and above | 2.93% | 2.97% |
| Community Money Market⁹ | \$2,500.00 | \$0.01 and above | 4.31% | 4.40% |

Disclosure of Terms

4. Daily Balance (the amount of principal in the account each day)
5. Annual Percentage Yield accurate as of **January 24, 2025**. Rates subject to change after account opening.
6. Customer must meet the following requirement to earn the disclosed APY: at least one direct deposit per statement cycle. If account requirement to obtain the disclosed APY are not met then the account will revert to .49% APY for balances up to \$10,000 and .49% to .24% APY for balances above \$10,000.
7. Please visit <https://www.paiolta.org/attorney-compliance/handling-funds-of-others/> for rules regarding IOLTA accounts. Interest on Lawyers' Trust Accounts (IOLTA) Products are offered by the Bank in several states. Please contact the Bank's Treasury Operations Department for details and current program rates. 703-657-2971
8. This is a variable rate product. The interest rate will move up or down 1/2 (half) of the WSJ Prime rate variance when the Prime rate adjusts. PA Premier Personal Money Market also available as an Individual Retirement Account.
9. ELIGIBILITY REQUIREMENTS. Non-profit Organizations and Associations are eligible to open this product.

Interest accrues daily and credited in accordance with product statement cycle. Fees may reduce earnings. Financial Institutions are not eligible to open deposit accounts. Rates are subject to change without notice. Deposit Rates for retired products are available upon request.

Contact the bank at 814-954-6045 for additional information.