

Personal Savings Banking Products - Certificates of Deposit Accounts

| Certificate of Deposit Rates Accurate As of 8/28/2025 | | | | | | |
|---|---------------|--------------------------------|-----------------------------|--|--------------------|--------------------------------|
| Term (months) | Interest Rate | Annual Percentage Yield (APY)* | Sterling Club Interest Rate | Sterling Club Annual Percentage Yield (APY)* | Compounding Method | Minimum to Open and Obtain APY |
| 6 | 1.49% | 1.50% | 1.54% | 1.55% | daily | \$500.00 |
| 7** | 3.97% | 4.05% | 3.97% | 4.05% | daily | \$500.00 |
| 12 | 1.88% | 1.90% | 1.93% | 1.95% | daily | \$500.00 |
| 13** | 3.92% | 4.00% | 3.92% | 4.00% | daily | \$500.00 |
| 18 | 3.87% | 3.95% | 3.92% | 4.00% | daily | \$500.00 |
| 24 | 3.44% | 3.50% | 3.49% | 3.55% | daily | \$500.00 |
| 36 | 1.19% | 1.20% | 1.24% | 1.25% | daily | \$500.00 |
| 48 | 1.24% | 1.25% | 1.29% | 1.30% | daily | \$500.00 |
| 60 | 1.39% | 1.40% | 1.44% | 1.45% | daily | \$500.00 |

*The CD Annual Percentage Yields (APYs) are accurate as of 8/28/2025 and assume that interest remains on deposit until maturity. Each CD product requires a \$500 minimum opening deposit. Early withdrawal penalties apply. Fees may reduce earnings.

To qualify for the Sterling Club interest rate and APY, you must be 55 or older, and apply for membership and be accepted into the Sterling Club, which also requires you to open and maintain an Eagle Checking Account. Eagle Checking accounts have a required minimum opening deposit of \$500. Other terms and conditions apply for the maintenance of the Eagle Checking Account. Sterling Club membership is not automatically triggered by your age.

**The 7-month and 13-month CDs are promotional products available for a limited time only and may be ended anytime without notice. These promotional CD products are not eligible for Club premiums.

Disclosures applicable for all Personal Banking products:

APY's stated may vary between states due to market condition. Please see the terms and conditions and the complete fee listing for more product-specific information.



Personal Savings Banking Products - Money Market Deposit Accounts



| Personal Money Market Rates Accurate As of 8/28/2025 | | |
|--|--------------------|-----------------------|
| Balance | \$0 - \$999,999.99 | \$1,000,000.00 and up |
| Interest Rate | 0.15% | 0.15% |
| APY* | 0.15% | 0.15% |
| Balance | \$0 - \$999,999.99 | \$1,000,000.00 and up |
| Sterling Club** Interest Rate | 0.20% | 0.20% |
| Sterling Club APY* | 0.20% | 0.20% |
| Balance | \$0 - \$999,999.99 | \$1,000,000.00 and up |
| Premier Club*** Interest Rate | 0.20% | 0.20% |
| Premier Club APY* | 0.20% | 0.20% |
| Balance | \$0 - \$999,999.99 | \$1,000,000.00 and up |
| Ambassador Club**** Interest Rate | 3.92% | 3.92% |
| Ambassador Club APY * | 4.00% | 4.00% |

* The Money Market Account Annual Percentage Yields (APYs) are accurate as of 8/28/2025. These are tiered, variable rate accounts and the APYs may change without notice. The variable APY applicable to the account each day is determined by the ending daily collected balance as shown above. Unless stated otherwise below, the required minimum opening deposit is \$500 and for any month the account's balance falls below \$500, a \$25 fee applies.

**To qualify for the Sterling Club interest rate and APY, you must be 55 or older, and apply for membership and be accepted into the Sterling Club, which also requires you to open and maintain an Eagle Checking Account. Eagle Checking accounts have a required minimum opening deposit of \$500. Other terms and conditions apply for the maintenance of the Eagle Checking Account. Sterling Club membership is not automatically triggered by your age.

***To qualify for the Premier Club interest rate and APY, you must apply for membership and be accepted into the Premier Club, make a minimum opening deposit of \$10,000, and also open and maintain an Eagle Checking account which has a required minimum opening deposit of \$500. Other terms and conditions apply for the maintenance of the Eagle Checking Account. Premier Club membership is not automatically triggered by the balance in your account.

****To qualify for the Ambassador Club interest rate and APY, you must apply for membership and be accepted into the Ambassador Club, make a minimum opening deposit of \$25,000, and also open and maintain an Eagle Checking account which has a required minimum opening deposit of \$500. Other terms and conditions apply for the maintenance of the Eagle Checking Account. Ambassador Club membership is not automatically triggered by the balance in your account.

Disclosures applicable for all Personal Banking products:

APYs stated may vary between states due to market condition. Please see the terms and conditions and the complete fee listing for more product-specific information.

Personal Savings Banking Products - Statement Savings and Individual Retirement Accounts

| Statement Savings Rates Accurate As of 8/28/2025 | |
|--|---------------|
| Balance | \$0.01 and up |
| Interest Rate | 0.10% |
| APY | 0.10% |
| Sterling Club Interest Rate | 0.15% |
| Sterling Club Annual Percentage Yield (APY) | 0.15% |

The Statement Savings and Sterling Club Savings Accounts Annual Percentage Yields (APYs) are accurate as of 8/28/2025. These are variable rate accounts and the APYs may change without notice. The required minimum opening deposit is \$100. For any month your account's daily balance falls below \$100, a \$10 fee will be applied. Fees may reduce earnings.

To qualify for the Sterling Club interest rate and APY, you must be 55 or older, and apply for membership and be accepted into the Sterling Club, which also requires you to open and maintain an Eagle Checking Account. Eagle Checking accounts have a required minimum opening deposit of \$500. Other terms and conditions apply for the maintenance of the Eagle Checking Account. Sterling Club membership is not automatically triggered by your age.

| IRA Savings Rates Accurate As of 8/28/2025 | |
|--|---------------|
| Balance | \$0.01 and up |
| Interest Rate | 0.10% |
| APY | 0.10% |

*The one month CD Annual Percentage Yield (APY) is accurate as of 8/28/2025 and assumes that interest remains on deposit until maturity. This CD product requires a \$300 minimum opening deposit with a maximum principal deposit amount of \$1,000,000. Early withdrawal penalties apply. Fees may reduce earnings.

Personal Checking Banking Products - Eagle Checking & Sterling Freedom Checking

| Eagle Checking Rates Accurate As of 8/28/2025 | | |
|---|------------------|-----------------|
| | \$0.01- \$499.99 | \$500.00 and up |
| Interest Rate | 0.40% | 0.40% |
| APY | 0.40% | 0.40% |

The Eagle Checking Account Annual Percentage Yields (APYs) are accurate as of 8/28/2025. This is a tiered, variable rate account and the APYs may change without notice. The variable APY applicable to the account each day is determined by the ending daily collected balance as shown above. The required minimum opening deposit is \$500. For any month your account's average daily balance is below \$500, a \$25 fee will be applied. Fees may reduce earnings.

| Sterling Freedom Checking Rates Accurate As of 8/28/2025 | |
|--|---------------|
| Balance | \$0.01 and up |
| Interest Rate | 0.00% |
| APY | 0.00% |

The Sterling Freedom Checking Account is a non-interest bearing account with a required minimum opening deposit of \$100.

Disclosures applicable for all Personal Banking products:

APY's stated may vary between states due to market condition. Please see the terms and conditions and the complete fee listing for more product-specific information.

Business Banking Products



| Certificate of Deposit Rates Accurate As of 8/28/2025 | | | | |
|---|---------------|--------------------------------|--------------------|--------------------------------|
| Term (months) | Interest Rate | Annual Percentage Yield (APY)* | Compounding Method | Minimum to Open and Obtain APY |
| 6 | 1.49% | 1.50% | daily | \$500.00 |
| 7** | 3.97% | 4.05% | daily | \$500.00 |
| 12 | 1.88% | 1.90% | daily | \$500.00 |
| 13** | 3.92% | 4.00% | daily | \$500.00 |
| 18 | 3.87% | 3.95% | daily | \$500.00 |
| 24 | 3.44% | 3.50% | daily | \$500.00 |
| 36 | 1.19% | 1.20% | daily | \$500.00 |
| 48 | 1.24% | 1.25% | daily | \$500.00 |
| 60 | 1.39% | 1.40% | daily | \$500.00 |

*The Business CD Annual Percentage Yields (APYs) are accurate as of 8/28/2025 and assume that interest remains on deposit until maturity. Each CD product requires a \$500.00 minimum opening deposit. Early withdrawal penalties apply. Fees may reduce earnings.

**The 7-month and 13-month CDs are promotional products available for a limited time only and may be ended anytime without notice. These promotional CD products are not eligible for Club premiums.

| Solution Checking Rates Accurate As of 8/28/2025 | |
|--|---------------|
| Balance | \$0.01 and up |
| Interest Rate | 0.00% |
| APY | 0.00% |

Minimum to open Solution Checking account is \$1,000.
No minimum balance fee.

| Small Business Solutions Checking / Business Solutions Checking / Business Plus Solutions Checking Rates Accurate As of 8/28/2025 | |
|---|---------------|
| Balance | \$0.01 and up |
| Interest Rate | 0.00% |
| APY | 0.00% |

Minimum to open is \$1,000.
Please refer to the Business Checking Accounts Product Listing for minimum balance requirements, monthly service charge fees and other account features.

| Business Money Market Deposit Rates Accurate As of 8/28/2025 | | |
|--|-----------------------|-----------------------|
| Balance | \$0.01 - \$999,999.99 | \$1,000,000.00 and up |
| Interest Rate | 0.10% | 0.10% |
| APY | 0.10% | 0.10% |

The Business Money Market Account Annual Percentage Yields (APYs) are accurate as of 8/28/2025. This is a tiered, variable rate account and the APYs may change without notice. The variable APY applicable to the account each day is determined by the ending daily collected balance, as shown above. The required minimum opening deposit is \$1,000. For any month your account's average daily balance is below \$1,000, a \$25 fee will be applied. Fees may reduce earnings.

| Business Statement Savings Rates Accurate As of 8/28/2025 | |
|---|---------------|
| Balance | \$0.01 and up |
| Interest Rate | 0.10% |
| APY | 0.10% |

The Business Statement Savings Account Annual Percentage Yields (APYs) are accurate as of 8/28/2025. This is a variable rate account and the APY may change without notice. The required minimum opening deposit is \$1,000. For any month your account's daily balance falls below \$1,000, a \$25 fee will be applied. Fees may reduce earnings.

Disclosures applicable for all Business Banking products:

APY's stated may vary between states due to market condition. Please see the terms and conditions and the complete fee listing for more product-specific information.