



### Interest Rates and APY Current as of February 1st, 2024

	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
<b>Advantage Checking</b>	\$500.00		
0.01 - 999.99		0.02%	0.02%
1,000.00 - 9,999.99		0.05%	0.05%
10,000.00 - 24,999.99		0.05%	0.05%
25,000.00 - 49,999.99		0.05%	0.05%
50,000.00 and greater		0.05%	0.05%

<b>Premium Checking</b>	\$2,500.00		
0.01 - 999.99		0.02%	0.02%
1,000.00 - 9,999.99		0.10%	0.10%
10,000.00 - 24,999.99		0.10%	0.10%
25,000.00 - 49,999.99		0.10%	0.10%
50,000.00 and greater		0.10%	0.10%

<b>Gold Checking</b>	\$50.00		
0.01 - 999.99		0.02%	0.02%
1,000.00 - 9,999.99		0.10%	0.10%
10,000.00 - 24,999.99		0.10%	0.10%
25,000.00 - 49,999.99		0.10%	0.10%
50,000.00 and greater		0.10%	0.10%

<b>HSA Checking</b>	\$50.00		
0.01 - 999.99		0.55%	0.55%
1,000.00 - 9,999.99		0.55%	0.55%
10,000.00 - 24,999.99		0.55%	0.55%
25,000.00 - 49,999.99		0.55%	0.55%
50,000.00 and greater		0.55%	0.55%

	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
<b>Savings</b>	\$50.00		
0.01 - 2,499.99		0.25%	0.25%
2,500.00 - 24,999.99		0.85%	0.85%
25,000.00 - 99,999.99		0.85%	0.85%
100,000.00 - 999,999.99		0.85%	0.85%
1,000,000.00 and greater		0.85%	0.85%

<b>Super Kids Savings</b>	None		
0.01 - 2,499.99		0.25%	0.25%
2,500.00 - 24,999.99		0.85%	0.85%
25,000.00 - 99,999.99		0.85%	0.85%
100,000.00 - 999,999.99		0.85%	0.85%
1,000,000.00 and greater		0.85%	0.85%

	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
<b>Edge Checking</b>	\$5,000.00		
0.01 - 999.99		0.02%	0.02%
1,000.00 - 24,999.99		0.10%	0.10%
25,000.00 - 99,999.99		0.10%	0.10%
100,000.00 - 499,999.99		0.10%	0.10%
500,000.00 and greater		0.10%	0.10%

<b>Nonprofit Checking</b>	\$500.00		
0.01 - 999.99		0.02%	0.02%
1,000.00 - 24,999.99		0.20%	0.20%
25,000.00 - 99,999.99		0.20%	0.20%
100,000.00 - 499,999.99		0.20%	0.20%
500,000.00 and greater		0.20%	0.20%

<b>Public Funds Checking</b>	\$500.00		
0.01 - 99,999.99		0.02%	0.02%
100,000.00 - 249,999.99		0.20%	0.20%
250,000.00 - 499,999.99		0.20%	0.20%
500,000.00 - 2,499,999.99		0.20%	0.20%
2,500,000.00 and greater		0.20%	0.20%

	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
<b>Money Market</b>	\$2,500.00		
0.01 - 2,499.99		0.20%	0.20%
2,500.00 - 24,999.99		0.90%	0.90%
25,000.00 - 99,999.99		1.10%	1.11%
100,000.00 - 999,999.99		1.35%	1.36%
1,000,000.00 and greater		1.40%	1.41%

#### CHECKING AND SAVINGS ACCOUNT INFORMATION:

Interest rates and annual percentage yield may change after opening. The interest rate and annual percentage yield (APY) are accurate as of the date indicated at the top of this page. If you would like more current rate and yield information, please call us at (952)944-6050. At our discretion, we may change the interest rate on accounts. We may change the rate at any time. Interest begins to accrue no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). Fees could reduce the earnings on the accounts. A penalty fee may be imposed for closure of account within 6 months of opening. Contact a bank associate for more information.

**Interest Rates and APY Current as of February 1st, 2024**

	Minimum Daily Balance for Rate Tier	Interest Rate	Annual Percentage Yield (APY)
<b>Certificate of Deposit/IRA</b>			
3 Months	\$500.00	1.00%	1.00%
	\$10,000.00	2.50%	2.52%
	\$50,000.00	2.50%	2.52%
6 Months	\$500.00	1.00%	1.00%
	\$10,000.00	5.00%	5.06%
	\$50,000.00	5.00%	5.06%
12 Months	\$500.00	2.00%	2.00%
	\$10,000.00	2.75%	2.75%
	\$50,000.00	3.40%	3.40%
15 Month Special*	\$10,000.00	4.75%	4.77%
18 Months	\$500.00	2.00%	2.00%
	\$10,000.00	2.75%	2.76%
	\$50,000.00	2.75%	2.76%
24 Months	\$500.00	2.00%	2.00%
	\$10,000.00	2.75%	2.75%
	\$50,000.00	2.75%	2.75%
36 Months	\$500.00	2.00%	2.00%
	\$10,000.00	2.50%	2.50%
	\$50,000.00	2.50%	2.50%
39 Month Bump-Up Special **	\$500.00	3.30%	3.30%
48 Months	\$500.00	2.00%	2.00%
	\$10,000.00	2.50%	2.50%
	\$50,000.00	2.50%	2.50%
60 months	\$500.00	2.00%	2.00%
	\$10,000.00	2.50%	2.50%
	\$50,000.00	2.50%	2.50%

## **CERTIFICATE OF DEPOSIT DISCLOSURE:**

Rate and Annual Percentage Yield Information: Certificates of Deposit are interest-bearing accounts. The interest rate and annual percentage yield are accurate as of the date indicated at the top of this rate page. If you would like more current rate and yield information, please call us at (952)944-6050. The interest rate and annual percentage yield will not change for the term of your Certificate of Deposit. Interest begins to accrue on the business day you deposit noncash items (for example, checks). The annual percentage yield assumes interest compounds annually and will remain on deposit until maturity. A withdrawal from this account will reduce earnings on the account.

Interest Compounding Frequency and Crediting Information: Interest is credited to the account at maturity for 3 Month to 12 Month Certificates of Deposit. Interest is compounded and credited to account annually for Certificates of Deposit with maturities of greater than one year.

Balance Information: The minimum balance to obtain the stated annual percentage yield is \$0.01. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Opening Balance Requirement: \$500.00 deposit is required to open a Certificate of Deposit or IRA Certificate of Deposit.

Deposit Limitations: You may make an additional deposit to your account during the 10-calendar day grace period after maturity. Otherwise, you may not make deposits during the term of the CD.

Effect on Maturity: The maturity date for this account will remain the same after additional deposits.

Early Withdrawal Penalties: For Certificates of Deposit less than 12 months, a penalty of 91 days interest may be imposed. For Certificates of Deposit 12 months to 23 months, a penalty of 182 days interest may be imposed. For Certificates of Deposit 24 months and greater, a penalty of 365 days interest may be imposed. Some exceptions may apply.

Renewal: This account will automatically renew. You will have a grace period of 10 calendar days after the maturity date to withdraw funds without a penalty. If you do not withdraw the funds, each renewal term will be for an identical term as the original term. If your account is not renewed, the funds will be paid directly to you.

\*15 Month CD Special: Certificate of Deposit disclosure information listed above applies to this special with the exception of the following renewal terms and features: APY applies to Certificate of Deposit (CD) term of 15 months. A minimum balance of \$10,000 is required to open a CD or IRA CD. This certificate of deposit will automatically renew at the 12 month certificate of deposit term upon maturity. The renewal rate will be the same rate we are then offering on new certificate of deposit accounts that have the same term and other features as this account. Limited time offer subject to change at any time.

\*\*39 Month Bump-Up CD Special: Certificate of Deposit disclosure information listed above applies to this special with the exception of the following renewal terms and features: This Certificate of Deposit (CD) will automatically renew at the 36 month certificate of deposit term upon maturity. The renewal rate will be the same rate we are then offering on new accounts that have the same term and other features as the 36 month term upon renewal. At your discretion, you may change the interest rate on this certificate once during the initial term. You may exercise this option by sending an email to [operations@flagshipbanks.com](mailto:operations@flagshipbanks.com) in writing or in person at any branch. The interest rate and annual percentage yield will change to the interest rate and annual percentage yield being offered on a new 36 month certificate of deposit for the remainder of the term. Limited time offer subject to change at any time.