

CURRENT INTEREST-BEARING SAVINGS & CHECKING ACCOUNT RATES

ACCOUNT TYPE	MINIMUM DEPOSIT	INTEREST RATE	COMPOUNDED	APY*
Regular Savings	\$200	0.15%	Daily	0.15%
Money Market Savings	\$2,500	0.25%	Monthly	0.25%
Heywood Savings	\$10,000–\$49,999	0.40%	Monthly	0.40%
Heywood Savings	\$50,000–\$99,999	0.60%	Monthly	0.60%
Heywood Savings	\$100,000+	0.85%	Monthly	0.85%
Interest Checking	\$500	0.05%	Monthly	0.05%
Health Savings Account	\$0–\$2,499	0.15%	Monthly	0.15%
Health Savings Account	\$2,500–\$14,999	0.20%	Monthly	0.20%
Health Savings Account	\$15,000+	0.30%	Monthly	0.30%

CURRENT CD RATES

TERM	\$50,000+		\$25,000–\$49,999		\$1,000**–\$24,999		COMPOUNDED
	APY*	INTEREST RATE	APY*	INTEREST RATE	APY*	INTEREST RATE	
6 Months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	Simple
9 Months	1.00%	1.00%	0.90%	0.90%	0.80%	0.80%	Quarterly
12 Months	1.51%	1.50%	1.41%	1.40%	1.31%	1.30%	Quarterly
18 Months	1.86%	1.85%	1.76%	1.75%	1.56%	1.55%	Quarterly
24 Months	1.51%	1.50%	1.41%	1.40%	1.31%	1.30%	Quarterly
30 Months	1.86%	1.85%	1.76%	1.75%	1.56%	1.55%	Quarterly
48 Months	1.66%	1.65%	1.51%	1.50%	1.41%	1.40%	Quarterly
"BUMP YOUR RATE" TERMS‡	\$50,000+		\$25,000–\$49,999		\$1,000**–\$24,999		COMPOUNDED
	APY*	INTEREST RATE	APY*	INTEREST RATE	APY*	INTEREST RATE	
36 Months	1.66%	1.65%	1.51%	1.50%	1.41%	1.40%	Quarterly
60 Months	1.86%	1.85%	1.81%	1.80%	1.71%	1.70%	Quarterly

A penalty may be charged for early withdrawal.

Effective November 7, 2019.

*Annual Percentage Yield (APY). Annual percentage yields and interest rates may change at any time.

**The minimum balance required to open an account and obtain the annual percentage yield stated.

‡You will have the ability to "Bump Your Rate" one time, only, during the original term of the certificate. After original maturity, the CD will automatically renew for another term, but with no "bump up" feature.

Ask a universal banker about account fees and terms.

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