CD SPECIALS

Effective 11/9/2026

8 Month CD

4.18%
Interest Rate
4.25%
Annual Percentage Yield
If no action – rollover to a 12 month at maturity

15 Month CD

4.28%
Interest Rate
4.35%
Annual Percentage Yield
If no action – rollover to a 18 month at maturity

20 Month CD

4.33%
Interest Rate
4.40%
Annual Percentage Yield
If no action – rollover to a 24 month at maturity

35 Month CD

4.53%
Interest Rate
4.60%
Annual Percentage Yield
If no action – rollover to a 36 month at maturity

This is a limited time offer. The minimum amount required to open a Certificate of Deposit account is $250. To obtain the disclosed annual percentage yield a minimum daily balance of $250 is required. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. Interest payments are made quarterly and at the end of the term.

The annual percentage yields (APY's) are accurate as of

November 9, 2026

A penalty may be imposed for early withdrawal. Fees may reduce earnings on the account.

Rates are subject to change without notice.

3721 Oberlin Ave.	2233 E. 42nd St.	1180 Park Ave.	36690 Detroit Rd.	427 Main St.	1840 E. Perry St.
Lorain	**Lorain**	**Amherst**	**Avon**	**Huron**	**Port Clinton**
(440) 282-6188	(440) 277-5809	(440) 984-4009	(440) 934-3340	(419) 433-2437	(419) 734-5568

EQUAL HOUSING LENDER

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Deposit Rates and Annual Percentage Yields (APY)
Effective 11/9/2026

Certificates			
Term	**Interest Rate**	**APY**	**Minimum balance to open & Earn APY**
91 Day	.03%	.03%	$250.00
182 Day	.08%	.08%	$250.00
1 Year	.10%	.10%	$250.00
1 1/2 Year	.15%	.15%	$250.00
2 Year	.25%	.25%	$250.00
2 1/2 Year	.30%	.30%	$250.00
3 Year	.30%	.30%	$250.00
4 Year	.30%	.30%	$250.00
Jumbo Certificates			
90-179 Days	.08%	.08%	$100,000.00
180-270 Days	.08%	.08%	$100,000.00
271-364 Days	.10%	.10%	$100,000.00
1 Year – 2 Year	.25%	.25%	$100,000.00
Over 2 Years	.30%	.30%	$100,000.00
IRA CD interest rates and APYs are the same as regular and Jumbo CD's. A penalty may be imposed for early withdrawal of certificates.			

Money Market Accounts			
Account Type	**Interest Rate**	**APY**	**Minimum balance to earn APY**
Insured Money Market	.03%	.03%	$100.00
Insured Money Market **over $2,500**	.08%	.08%	Over $2,500
Choice Money Market: **$10k-$24,999**	1.00%	1.00%	$10,000 - $24,999
Choice Money Market: **$25k-$49,999**	2.00%	2.00%	$25,000-$49,999
Choice Money Market: **$50k-$99,999**	2.75%	2.75%	$50,000-$99,999
Choice Money Market: **$ 100K-$ 249,999**	3.35%	3.35%	Over $100,000

Checking Accounts				
Account Type	**Interest Rate**	**APY**	**Minimum balance to open**	**Minimum balance to earn APY**
Flagship Checking	.05%	.05%	$ 25.00	No Minimum Balance
Savings Accounts				
Account Type	**Interest Rate**	**APY**	**Minimum balance to open**	**Minimum balance to earn APY**
1st E-Advantage	.08%	.08%	$1.00	$10.00
Statement Savings	.04%	.04%	$1.00	$10.00
Student Savings	.08%	.08%	$1.00	$10.00
Kids Club	.04%	.04%	$1.00	$10.00
Christmas Club	.06%	.06%	$ 1.00	$ 10.00
The interest rate and APY on Checking and Savings accounts may change at any time and at our discretion. Fees could reduce the earnings on Checking and Savings accounts.				

IRA Accounts				
Account Type	**Interest Rate**	**APY**	**Minimum balance to open**	**Minimum balance to earn APY**
Savings IRA	.02%	.02%	$1.00	$10.00
The interest rate and APY on Savings IRA's may change at any time and at our discretion.				
The rate and annual percentage yield (APY) are accurate as of the above effective date. To obtain current rate and annual percentage yield (APY) information, please contact your nearest branch.				

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