

Where community comes first.

SearcyRate Information Sheet Effective 7/28/2025

Certificates of Deposit*

Minimum \$500 to Open

IRA Certificates of Deposit

Minimum \$100 to Open

	Simple	Annual		Simple	Annual
Term of CD	Interest	Percentage	Term of CD	Interest	Percentage
	Rate	Yield		Rate	Yield
30 days	0.25	0.25	30 days	0.35	0.35
90 days	0.35	0.35	90 days	0.45	0.45
06 months	0.75	0.75	06 months	0.85	0.85
12 months	1.25	1.26	12 months	1.35	1.36
18 months	1.50	1.51	18 months	1.60	1.61
24 months	1.70	1.71	24 months	1.80	1.81
36 months	1.80	1.81	36 months	1.90	1.92
48 months	2.00	2.02	48 months	2.10	2.12
60 months	2.25	2.27	60 months	2.35	2.38
Specials*			<u>Specials</u>		
7 months	4.16	4.24	7 months	4.26	4.34
13 months	4.20	4.28	13 months	4.30	4.39

^{*}Regular and Special Rates do not apply to Public Funds

Checking & Savings Accounts

Account	Simple Interest Rate	Annual Percentage Yield
Interest Checking	0.07	0.07
50 Plus Checking	0.10	0.10
Regular Savings	0.10	0.10
Squirrels Club	0.35	0.35
Christmas Club 1	4.68	4.68

Money Market Account

Account	Simple Interest	Annual Percentage
	Rate	Yield
\$0 - 23,999	0.07	0.07
\$24,000-99,999	0.12	0.12
\$100,000 and up	0.20	0.20

Bloom With Us Green

Account	Simple Interest Rate	Annual Percentage Yield
Bloom With Us Green Checking \$0-15,000 ²	3.93	4.00
Bloom With Us Green Checking >\$15,000.01 ²	0.20	0.20

<u>Loyalty First Money Market</u> *Minimum* \$100,000

Account		Simple Interest Rate	Annual Percentage Yield	
≥ \$100,000		1.00	1.00	
< \$100,000		0.10	0.10	

See Any of Our New Account Professionals

¹ Paid on maturity ² If requirements are met, if not rate defaults to .01

Rates Subject to Change

Substantial Penalty for Early Withdrawal Fees May Reduce Earnings

For Additional Information Please Call (870) 612-3400

Member FDIC