

## Newport

Rate Information Sheet Effective 10/6/2025

### Certificates of Deposit\*

*Minimum \$500 to Open*

| Term of CD              | Simple Interest Rate | Annual Percentage Yield |
|-------------------------|----------------------|-------------------------|
| 30 days                 | 0.25                 | 0.25                    |
| 90 days                 | 0.35                 | 0.35                    |
| 6 months                | 0.75                 | 0.75                    |
| 12 months               | 1.25                 | 1.26                    |
| 18 months               | 1.50                 | 1.51                    |
| 24 months               | 1.70                 | 1.71                    |
| 36 months               | 1.80                 | 1.81                    |
| 48 months               | 2.00                 | 2.02                    |
| 60 months               | 2.25                 | 2.27                    |
| <u><b>Specials*</b></u> |                      |                         |
| 5 months                | 3.98                 | 4.05                    |
| 11 months               | 3.74                 | 3.80                    |

### IRA Certificates of Deposit

*Minimum \$100 to Open*

| Term of CD             | Simple Interest Rate | Annual Percentage Yield |
|------------------------|----------------------|-------------------------|
| 30 days                | 0.35                 | 0.35                    |
| 90 days                | 0.45                 | 0.45                    |
| 6 months               | 0.85                 | 0.85                    |
| 12 months              | 1.35                 | 1.36                    |
| 18 months              | 1.60                 | 1.61                    |
| 24 months              | 1.80                 | 1.81                    |
| 36 months              | 1.90                 | 1.92                    |
| 48 months              | 2.10                 | 2.12                    |
| 60 months              | 2.35                 | 2.38                    |
| <u><b>Specials</b></u> |                      |                         |
| 5 months               | 4.08                 | 4.16                    |
| 11 months              | 3.84                 | 3.91                    |

*\*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 <sup>1</sup> | 4.68                 | 4.68                    |

### Money Market Account

| Account           | Simple Interest Rate | Annual Percentage 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 <sup>2</sup>   | 3.93                 | 4.00                    |
| Bloom With Us Green Checking >\$15,000.01 <sup>2</sup> | 0.20                 | 0.20                    |

### Loyalty First Money Market

*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

<sup>1</sup> Paid on maturity <sup>2</sup> 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