



Lepanto

Rate Information Sheet Effective 12/15/2025

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

Specials*

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

Specials

*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
Money Market	0.10	0.10
Business Interest	0.10	0.10
Christmas Club ¹	4.00	4.00

Loyalty First Money Market

Minimum \$100,000

Account	Simple Interest Rate	Annual Percentage Yield
≥ \$100,000	0.25	0.25
< \$100,000	0.05	0.05

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

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