

NWA Region

Rate Information Sheet Effective 12/29/2025

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>Specials*</u>		
5 months	3.93	4.00
13 months	3.64	3.70

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>Specials</u>		
5 months	4.03	4.11
13 months	3.74	3.80

**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	4.00	4.00

Money Market Account

Account	Simple Interest Rate	Annual Percentage Yield
\$0 - 23,999	0.15	0.15
\$24,000 - 99,999	0.50	0.50
\$100,000 and up	1.00	1.00

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

Loyalty First Money Market

Minimum \$100,000

Account	Simple Interest Rate	Annual Percentage Yield
≥ \$100,000	2.00	2.02
< \$100,000	0.25	0.25

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