



NWA Region

Rate Information Sheet Effective 2/9/2026

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 |
| 7 months (new money, maximum \$200,000) | 4.06 | 4.14 |

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 |
| 7 months (new money, maximum \$200,000) | 4.16 | 4.24 |

*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