

*Where community comes first.*

**Searcy**

**Rate Information Sheet Effective 4/13/2026**

**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
06 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
<b><u>Specials*</u></b>		
7 months	3.78	3.85
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
06 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
<b><u>Specials</u></b>		
7 months	3.88	3.95
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 <sup>1</sup>	4.00	4.00

**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