

**NWA Region**

**Rate Information Sheet Effective 5/4/2026**

**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
<b><u>Specials*</u></b>		
7 months	3.98	4.05
13 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
<b><u>Specials</u></b>		
7 months	4.08	4.16
13 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>	4.00	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 <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	2.00	2.02
< \$100,000	0.25	0.25

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