



Deposit Rate Sheet Effective October 1, 2024

Account Type	Minimum Deposit Required to Open Account	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
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Checking Accounts

<i>Fiafia</i> Checking	\$10.00	N/A	N/A	N/A
<i>Territorial</i> Checking	\$10.00	N/A	N/A	N/A
<i>Priority</i> Checking (Senior 55+)	\$10.00	N/A	N/A	N/A
Business / Government Checking*	\$1,000.00	N/A	N/A	N/A
Small Business Checking	\$50.00	N/A	N/A	N/A
Non-Profit / Club Checking	\$50.00	N/A	N/A	N/A

Savings Accounts**

<i>Atamai</i> Savings	\$10.00	\$100.00	1.25%	1.26%
<i>Fanau</i> Savings	\$10.00	\$100.00	1.25%	1.26%
Money Market	\$10.00	\$1,000.00	2.05%	2.07%
Business / Government Savings	\$500.00	\$500.00	1.25%	1.26%
Business / Government Money Market	\$5,000.00	\$5,000.00	2.05%	2.07%

Certificate of Deposit***	Minimum Deposit Required to Open Account	Interest Frequency	Interest Rate	Annual Percentage Yield (APY)
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30-Day Certificate of Deposit	\$500.00	Maturity	1.55%	1.55%
3-Month Certificate of Deposit	\$500.00	Maturity	2.25%	2.25%
6-Month Certificate of Deposit	\$500.00	Maturity	3.05%	3.05%
12-Month Certificate of Deposit	\$500.00	Maturity	3.25%	3.25%
24-Month Certificate of Deposit	\$500.00	Annually	3.15%	3.15%
60-Month Certificate of Deposit	\$500.00	Annually	2.75%	2.75%

*Business Checking - Earnings Credit rate of 1.00% is applied at the end of each statement cycle, and used to offset any Account Analysis fees assessed. Earnings Credit is not applied as a credit to the account, and does not roll over to next statement cycle.

**Savings account types pay interest at quarterly intervals, and monthly for all Money Market account types, when applicable. Savings and Money Market accounts types must maintain minimum daily balance to earn interest. Interest is calculated on Average Daily Balance during any statement cycle.

***Certificate of Deposit - Interest is paid at maturity for 12-month or less CD term, or annually for 24-month or longer CD term

Certificate of Deposit rates are negotiable with a minimum deposit amount of \$250,000.00 and a minimum term of 12 months