

Personal Rates

Craft Premium Checking ^{*1 *2} (\$100 Minimum to Open)

Amount	Interest Rate	APY ^{*4}
\$0.01 – \$2,499.99	.01%	.01%
\$2,500.00 – \$9,999.99	.05%	.05%
\$10,000 – \$24,999.99	.10%	.10%
\$25,000 – and above	.20%	.20%

Craft Money Market ^{*1 *2} (\$1,000 Minimum to Open)

Amount	Interest Rate	APY ^{*4}
\$0.01 – \$2,499.99	.01%	.01%
\$2,500.00 – \$24,999.99	.10%	.10%
\$25,000 – 49,999.99	.25%	.25%
\$50,000 – and up	.35%	.35%

Craft Savings ^{*1 *2} (\$50 Minimum to Open)

Amount	Interest Rate	APY ^{*4}
\$0.01 – and above	.20%	.20%

Business Rates

Iolta ^{*1 *2} (\$500 minimum to Open)

Amount	Interest Rate	APY ^{*4}
\$0.01 – and above	.10%	.10%

Craft Business Money Market ^{*1 *2} (\$2,500 Minimum to Open)

Amount	Interest Rate	APY ^{*4}
\$0.01 – \$2,499.99	.05%	.05%
\$2,500.00 – \$24,999.99	.10%	.10%
\$25,000 – 99,999.99	.25%	.25%
\$100,000 – and up	.40%	.40%

Craft Business Savings ^{*1 *2} (\$100 Minimum to Open)

Amount	Interest Rate	APY ^{*4}
\$0.01 – and above	.25%	.25%

Time Deposits

CD's ^{*3} (\$1,000 minimum to Open)

Term	Amount	Interest Rate	APY ^{*4}
1 Year	\$0.01 - \$249,999.99	.55%	.55%
	\$250,000 – and above	.65%	.65%
2 Year	\$0.01 - \$249,999.99	.60%	.60%
	\$250,000 – and above	.70%	.70%
3 Year	\$0.01 - \$249,999.99	.75%	.75%
	\$250,000 – and above	.80%	.80%
4 Year	\$0.01 - \$249,999.99	.75%	.75%
	\$250,000 – and above	.80%	.80%
5 Year	\$0.01 - \$249,999.99	.75%	.75%
	\$250,000 – and above	.80%	.80%

IRA's ^{*3} (\$1,000 minimum to Open)

Term	Amount	Interest Rate	APY ^{*4}
1 Year	\$0.01 - \$249,999.99	.55%	.55%
	\$250,000 – and above	.65%	.65%
2 Year	\$0.01 - \$249,999.99	.60%	.60%
	\$250,000 – and above	.70%	.70%
3 Year	\$0.01 - \$249,999.99	.75%	.75%
	\$250,000 – and above	.80%	.80%
4 Year	\$0.01 - \$249,999.99	.75%	.75%
	\$250,000 – and above	.80%	.80%
5 Year	\$0.01 - \$249,999.99	.75%	.75%
	\$250,000 – and above	.80%	.80%

[*1] Interest rates may change after account opening

[*2] Fees may reduce earnings on account

[*3] Penalty may be imposed for early withdrawal

[*4] APY = Annual Percentage Yield