



Locality Bank

RATE SHEET

ANNUAL PERCENTAGE YIELD AND RATE INFORMATION

Effective as of November 8, 2022

COMMERCIAL MONEY MARKET ACCOUNT

Product Description: Locality Bank’s “Commercial Money Market” accounts allows your business to set aside excess cash from a checking account and earn a competitive tiered interest rate that is structured to the balances you maintain. The “Commercial Money Market” account will enable you to use your extra cash to grow towards building your balance for a planned purchase or creating a buffer for unexpected expenses. The Max Yield Money Market allows businesses to earn a high yield on balances when maintaining expanded relationships.

Tiered Interest Balances	Annual Percentage Yield (APY)*	Interest Rate	Minimum Deposit to Open	Minimum Balance to Avoid Monthly Maintenance Fee	Monthly Maintenance Fee
\$1.0 million and up	2.75%	2.713%			
\$500,000 and \$999,999.99	2.50%	2.469%	\$100	\$2,500	\$15
\$100,000 - \$499,999.99	2.50%	2.469%			
\$1 - \$99,999.99	2.50%	2.469%			

CONSUMER MONEY MARKET ACCOUNT

Product Description: The "Consumer Money Market" accounts will enable you to use your excess cash to grow towards building your balance for a planned purchase or creating a buffer for unexpected expenses while earning a competitive tiered interest rate that is structured to the balances you maintain. The Max Yield Money Market allows consumers to earn a high yield on balances when maintaining expanded relationships.

Tiered Interest Balances	Annual Percentage Yield (APY)*	Interest Rate	Minimum Deposit to Open	Minimum Balance to Avoid Monthly Maintenance Fee	Monthly Maintenance Fee
\$1.0 million and up	2.75%	2.713%			
\$500,000 and up	2.50%	2.469%	\$100	\$2,500	\$15
\$100,000 - \$499,999.99	2.50%	2.469%			
\$1 - \$99,999.99	2.50%	2.469%			

Earnings Credit Rate for Commercial Checking Analysis:

0.30%

Important Rate and Account Information:

Interest rates and yields are effective as per the date on this rate sheet. We may at our discretion change an interest rate and APY on any variable rate account at any time without notice.

Interest rate means an annual rate of interest paid on an account which does not reflect compounding.

*Annual Percentage Yield (APY): APY is based on interest compounding on the daily ledger balance and paid to the account monthly.

Regulation D Excessive Transaction Fees: Six withdrawals permitted per statement cycle. If you initiate more than (6) six transfer withdrawals or debits (excluding ATM and teller assisted withdrawals) in a statement cycle, an excessive transfer fee of \$10 will be charged for each transfer over (6) six.



Each depositor insured to \$250,000 minimum. For more information on insurance coverage visit www.fdic.gov

