

### VARIABLE RATE ACCOUNTS

#### CRESCENDO BUSINESS MONEY MARKET\*

\$100 minimum opening deposit. Fees could reduce earnings. Your interest rate and APY may change after the account is opened. Minimum daily balance to obtain APY.

\$0 - 49,999.99		\$50,000 - 99,999.99		\$100,000 - 249,999.99		\$250,000 - 999,998.99		\$999,999+	
Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
0.25%	0.25%	0.25%	0.25%	0.45%	0.45%	0.55%	0.55%	0.65%	0.65%

#### CRESCENDO PERSONAL MONEY MARKET\*

\$100 minimum opening deposit. Fees could reduce earnings. Your interest rate and APY may change after the account is opened. Minimum daily balance to obtain APY:

\$0 - 24,999.99		\$25,000 - 49,999.99		\$50,000 - 99,999.99		\$100,000 - 249,999.99		\$250,000+	
Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
0.15%	0.15%	0.40%	0.40%	0.65%	0.65%	0.80%	0.80%	0.95%	0.95%

#### PERSONAL OR BUSINESS SAVINGS\*

\$100 minimum opening deposit. Fees could reduce earnings. Your interest rate and APY may change after the account is opened. Also available for IRA accounts and all APYs apply. Minimum daily balance to obtain APY:

\$0 - 9,999.99		\$10,000 - 49,999.99		\$50,000 - 99,999.99		\$100,000 - 249,999.99		\$250,000+	
Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%

### CHECKING ACCOUNTS

#### Personal and Business Interest Checking

\$100 minimum opening deposit. Fees could reduce earnings. Your interest rate & APY may change after the account is opened. Minimum daily balance to obtain APY:

\$0 - 9,999.99		\$10,000 - 49,999.99		\$50,000 - 99,999.99		\$100,000 - 249,999.99		\$250,000+	
Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
0.05%	0.05%	0.10%	0.10%	0.10%	0.10%	0.15%	0.15%	0.15%	0.15%

#### Platinum Plus Checking

\$1,000 minimum opening deposit. Fees could reduce earnings. Your interest rate & APY may change after the account is opened. Minimum daily balance to obtain APY:

\$0 - 9,999.99		\$10,000 - 24,999.99		\$25,000 - 49,999.99		\$50,000 - 99,999.99		\$100,000+	
Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
0.10%	0.10%	0.15%	0.15%	0.25%	0.25%	0.40%	0.40%	0.50%	0.50%

### FIXED RATE ACCOUNTS

#### CERTIFICATES OF DEPOSIT

Fixed interest rates and Annual Percentage Yields (APY). \$1,000 minimum opening deposit for CDs. The new interest rate applies only to the remaining term of the CD. All APYs also apply to IRA certificates. \$500 minimum opening deposit for IRAs. A withdrawal will reduce earnings. A penalty will be imposed for early withdrawal. Minimum daily balance to obtain APY:

	\$1,000 - \$9,999.99		\$10,000 - \$99,999.99		\$100,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
<b>1 month</b>	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
<b>3 months</b>	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
<b>6 months</b>	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<b>12 months</b>	1.69%	1.70%	2.27%	2.30%	2.27%	2.30%
<b>18 months<sup>(1)</sup></b>	1.98%	2.00%	2.47%	2.50%	2.47%	2.50%
<b>24 months</b>	2.08%	2.10%	2.57%	2.60%	2.57%	2.60%
<b>36 months</b>	1.59%	1.60%	1.59%	1.60%	1.59%	1.60%
<b>48 months</b>	1.64%	1.65%	1.64%	1.65%	1.64%	1.65%
<b>60 months</b>	1.78%	1.80%	1.78%	1.80%	1.78%	1.80%

IRS penalties may apply for early withdrawal from an IRA account. Consult your tax advisor for more information.

<sup>(1)</sup>18-month Fixed Rate certificates of deposit do not apply to IRA products

#### CERTIFICATES OF DEPOSIT PROMOTIONAL

Fixed interest rates and Annual Percentage Yields (APY). \$1,000 minimum opening deposit for CDs.

<sup>(1)</sup>Promotional certificates of deposit do not apply to IRA products

	\$1,000 - \$9,999.99		\$10,000 - \$99,999.99		\$100,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
<b>7 months<sup>(1)</sup></b>	1.00%	1.00%	2.37%	2.40%	2.37%	2.40%
<b>10 months<sup>(1)</sup></b>	1.00%	1.00%	2.52%	2.55%	2.52%	2.55%

\*Federal transaction limitations will apply.

Please contact an Opus Bank team member for further information about applicable fees and terms by visiting one of our banking offices or calling 1.855.678.7226.