



Deposit Rates

as of 2/1/2026

Savings Account*

	APY	Interest Rate
Simply Savings ¹	.35%	.35%
Simply Savings Commercial ¹	.35%	.35%

Money Market Savings Account*

Personal and Commercial Money Market Accounts

Daily Collected Balance	APY	Interest Rate
\$0 to \$2,999	.60%	.60%
\$3,000 to \$9,999	.65%	.65%
\$10,000 to \$24,999	.65%	.65%
\$25,000 to \$49,999	.65%	.65%
\$50,000 to \$249,999	.75%	.75%
\$250,000 to \$499,999	.80%	.80%
\$500,000 to \$999,999	.80%	.80%
\$1 Million and up	.85%	.85%

Preferred Checking Account

Daily Collected Balance	APY	Interest Rate
\$0 to \$2,999	-0-	-0-
\$3,000 to \$9,999 ²	.05%	.05%
\$10,000 to \$24,999	.05%	.05%
\$25,000 to \$74,999	.10%	.10%
\$75,000 or more	.10%	.10%

Gold Checking Account

Daily Collected Balance	APY	Interest Rate
\$0 to \$2,999	-0-	-0-
\$3,000 to \$9,999 ²	.05%	.05%
\$10,000 to \$24,999	.05%	.05%
\$25,000 to \$74,999	.10%	.10%
\$75,000 or more	.10%	.10%

*Withdrawals are limited to six during a calendar month. A \$10 fee will be assessed for each withdrawal in excess of six.

1 Minimum opening balance of \$100.

2 Daily collected balance of \$1,500 to \$9,999 for Gold checking account clients.

Rates quoted by WestStar are subject to change; at which time a new interest rate quote sheet will be published. Annual Percentage Yield (APY) assumes that interest is paid and compounded monthly and is not withdrawn. Fees may reduce earnings. Substantial penalty for early withdrawal on CDs and IRAs.