

Certificates of Deposit

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD
3 Month	3.94	4.00
6 Month	3.94	4.00
1 Year	3.94	4.00
18 Month	3.80	3.85
2 Year	3.80	3.85
3 Year	3.80	3.85
4 Year	3.70	3.75
5 Year	3.65	3.70
Tuition Express	3.94	4.00
CD Special	N/A	N/A

Interest Rates are subject to change without notice. A \$500 minimum balance is required to obtain the stated Annual Percentage Yield (APY). CD Interest is compounded and paid quarterly. Any applicable fees may reduce earnings on the account. A penalty may be imposed for early withdrawal. Additional Certificates of Deposit (CD) terms and rates are available, please speak with a Bank of the Flint Hills Representative to learn more.

Savings Accounts

ACCOUNT	QUALIFYING BALANCE CRITERIA	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Savings	n/a	0.73	0.73
Holiday/Vacation Account	n/a	1.26	1.26

ACCOUNT	KASASA CASH QUALIFICATIONS MET	QUALIFICATIONS NOT MET
Kasasa Saver	<ul style="list-style-type: none"> **1.00% APY** on balances up to \$15,000 **1.00%–0.35% APY** on balances over \$15,000 Rewards transferred from Kasasa Cash 	**0.05% APY** on entire balance

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Kasasa Cash Checking

ACCOUNT	QUALIFYING CRITERIA	QUALIFICATIONS MET	QUALIFICATIONS NOT MET
Kasasa Level 1	<ul style="list-style-type: none"> 15 debit card swipes 1 ACH debit/credit Receive eStatements 	<ul style="list-style-type: none"> **2.00% APY** up to \$15,000 0.25% on amounts over \$15,000 APY Range: **2.00%–0.48%** 	**0.05% APY** on entire balance
Kasasa Level 2	<ul style="list-style-type: none"> 25 debit card swipes 1 ACH debit/credit Receive eStatements 	<ul style="list-style-type: none"> **4.00% APY** up to \$15,000 0.25% on amounts over \$15,000 APY Range: **4.00%–0.74%** 	**0.05% APY** on entire balance

*When your Kasasa Cash account qualifications are met during a monthly qualification cycle, daily balances up to \$15,000 earn an interest rate of 1.98% resulting in an APY of 2.00%. Daily balances of \$15,000 and above earn an interest rate of 0.25% on the portion of the daily balance of \$15,000 and above, resulting in a range from 0.25% to 2.00% depending on the account's daily balance

Additional Checking Accounts

ACCOUNT	QUALIFYING BALANCE CRITERIA	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Legacy DDA	\$0-\$1,499.99	0.00	0.00
Legacy DDA	\$1,500-\$4,999.99	0.23	0.23
Legacy DDA	\$5,000-\$14,999.99	0.28	0.28
Legacy DDA	\$15,000-\$24,999.99	0.43	0.43
Legacy DDA	\$25,000+	0.58	0.58
MMI	\$0-4,999.99	0.83	0.83
MMI	\$5,000-\$49,999.99	1.25	1.26
MMI	\$50,000-\$99,999.99	1.67	1.68
MMI	\$100,000-\$999,999.99	2.70	2.73
MMI	\$1MM+	4.00	4.07

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