

Consumer Accounts								
TIERS	FREE INTEREST CHECKING		REWARDS		MONEY MARKET		PRIME TIME MONEY MARKET	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$0-999	-----	-----	0.10%	0.10%	-----	-----	-----	-----
\$1,000-\$9,999	0.35%	0.35%	0.50%	0.50%	0.50%	-----	-----	-----
\$10,000-\$24,999	0.85%	0.85%	1.00%	1.00%	1.49%	1.50%	-----	-----
\$25,000-\$49,999	1.00%	1.00%	1.09%	1.10%	1.74%	1.75%	1.98%	2.00%
\$50,000-\$99,999	1.09%	1.10%	1.19%	1.20%	1.74%	1.75%	1.98%	2.00%
\$100,000+	1.19%	1.20%	1.29%	1.30%	1.74%	1.75%	1.98%	2.00%

Business Accounts					
TIERS	INTEREST BUSINESS		TIERS	BUSINESS MONEY MARKET	
	Rate	APY		Rate	APY
\$0-999	0.25%	0.25%	\$5,000-\$49,000	1.24%	1.25%
\$1,000-\$9,999	1.00%	1.00%	\$50,000-\$99,999	1.88%	1.90%
\$10,000-\$24,999	1.24%	1.25%	\$100,000-\$249,999	1.88%	1.90%
\$25,000-\$49,999	1.34%	1.35%	\$250,000-\$499,999	1.98%	2.00%
\$50,000-\$99,999	1.39%	1.40%	\$500,000+	1.98%	2.00%
\$100,000+	1.49%	1.50%			

CD/IRA Accounts		
TYPE	Rate	APY
90 Day/3 Month	1.09%	1.10%
182 Day/6 Month	1.24%	1.25%
9 Month	1.64%	1.65%
12 Month	1.74%	1.75%
18 Month	1.88%	1.90%
24 Month	2.03%	2.05%
3-5 year	2.37%	2.40%

*ELITE CHECKING - Consumer Only			
TYPE	Rate	APY	
\$0-\$50,000	2.96%	3.00%	
\$50,000.01+	1.00%	1.00%	
Failure to Qualify	0.25%	0.25%	

PRIME: 3.25% **SWEEP/REPO ACCOUNT: 1.10%**
SAVINGS (Personal & Business):
 Annual Percentage Yield of 1.00%, interest rate of 1.00%. The rate may change after the account is opened. Fees may reduce earnings. APY is effective as of the date shown above. The opening minimum deposit for consumer savings accounts is \$25, and for business savings accounts the minimum is \$100.
IOTA(BUSINESS INTEREST CHECKING): rate & APY 0.25% (no tiers)
ANALYSIS: 1.00% EARNINGS CREDIT

Compounding: ELITE CHECKING, Free Interest Checking, Rewards Checking, Money Market Accounts, and Business Checking Accounts earn interest daily and that interest credits monthly. Savings accounts earn interest daily and interest is credited quarterly.
All Interest Bearing Accounts: Annual Percentage Yield is accurate as of the date shown above and can be changed at any time without notice. The rate may change after the account is opened. Interest rates are set at the discretion of Brookhaven Bank. A withdrawal will reduce earnings. Fees may also reduce earnings. For all checking accounts the minimum opening deposit is \$100.
Certificates of Deposit: Annual Percentage Yield is accurate as of date shown above. Penalties may be imposed for early withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity. For CD terms 90 days or less, interest is compounded and credited at maturity. All other CD terms are compounded daily and credited quarterly. Minimum opening deposit for CD accounts is \$500.
***ELITE CHECKING** qualifications: 10 debit cards transaction per monthly qualification cycle, one electronic credit or debit per monthly qualification cycle and receive monthly statement through online banking