Deposit Rates

ALTOS BANK

Prepared: 08/05/2026 **Effective Date: 08/14/2026**

Products Covered: Essentials Checking (Consumer & Business), Premier Checking (Consumer only), Core Savings (Consumer & Business), Elite Money Market Savings (Consumer & Business), Certificates of Deposit (CD).

Business Premier Analyzed Checking: uses an Earnings Credit Rate (ECR) (not interest-bearing); see below.

Checking Accounts

Essentials Checking (Consumer & Business)

Balance	APR	APY
$0.00 - $9,999.99	0.00%	0.00%
$10,000.00 - $49,999.99	0.00%	0.00%
$50,000.00 - $99,999.99	0.00%	0.00%
$100,000.00+	0.00%	0.00%

Premier Checking (Consumer Only)

Balance	APR	APY
$0.00 - $9,999.99	0.07%	0.07%
$10,000.00 - $49,999.99	0.10%	0.10%
$50,000.00 - $99,999.99	0.12%	0.12%
$100,000.00+	0.15%	0.15%

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Balance	APR	APY
$0.00 - $100,000.00+	2.48%	2.51%

Savings and Money Market Accounts

Core Savings (Consumer & Business)

Balance	APR	APY
$0.00 - $9,999.99	0.30%	0.30%
$10,000.00 - $49,999.99	0.35%	0.35%
$50,000.00 - $99,999.99	0.38%	0.38%
$100,000.00+	0.40%	0.40%

Elite Money Market Savings (Consumer & Business)

Balance	APR	APY
$0.00 - $9,999.99	0.90%	0.90%
$10,000.00 - $49,999.99	1.00%	1.01%
$50,000.00 - $99,999.99	1.10%	1.11%
$100,000.00+	1.25%	1.26%

Business Premier Analyzed Checking - Earnings Credit Rate (ECR): 1.50%
Earnings credits are used to offset eligible account analysis fees; ECR is not interest and is not an APY.

Certificates of Deposit (CD)

3 Month CD

Balance	APR	APY
$0.00 - $100,000.00+	3.60%	3.66%

6 Month CD

Balance	APR	APY
$0.00 - $100,000.00+	3.61%	3.67%

9 Month CD

Balance	APR	APY
$0.00 - $100,000.00+	3.52%	3.58%

12 Month CD

Balance	APR	APY
$0.00 - $100,000.00+	3.42%	3.47%

18 Month CD

Balance	APR	APY
$0.00 - $100,000.00+	3.35%	3.40%

24 Month CD

Balance	APR	APY
$0.00 - $100,000.00+	3.27%	3.32%

Disclosures:
APY is accurate as of the Effective Date and is subject to change for variable-rate accounts. Fees may reduce earnings. Minimum balance requirements may apply to obtain the stated APY. CD rates may change prior to account opening; early withdrawal penalties may apply. Business Premier Analyzed Checking uses an Earnings Credit Rate (ECR) to offset eligible fees and does not pay interest/APY. See the Fee Schedule and Account Disclosures for details. Member FDIC.