STEARNS SALAAM BANKING

A DIVISION OF STEARNS BANK

CURRENT RATES Effective: 11/05/2026

CHECKING AND SAVINGS ACCOUNTS

The Expected Profit Rate and Expected Annual Percentage Yield (APY) may change after account opening. Daily balance is the amount of the available collected balance in the account each day.

Account	Minimum Opening Deposit	Minimum Daily Balance to Obtain Expected Annual Percentage Yield	Expected Profit-Rate	Expected Annual Percentage Yield[1]
Salaam Personal Market Savings	$50	$.01 to $99,999.99	0.85%	0.85%
		$100,000 to $499,999.99	1.95%	1.97%
		$500,000 and up	2.95%	2.99%
Salaam Personal Profit-Link Market Savings	$50	$.01 to$499,999.99	2.00%	2.02%
		$500,000 and up	3.15%	3.20%
Salaam Business Profit-Link Market Savings	$100	$.01 to$499,999.99	2.00%	2.02%
		$500,000 and up	3.15%	3.20%
Salaam Business Market Savings	$100	$.01 to $99,999.99	0.85%	0.85%
		$100,000 to $499,999.99	1.95%	1.97%
		$500,000 and up	2.95%	2.99%
Salaam Nonprofit Market Savings	$100	$.01 to $99,999.99	1.00%	1.00%
		$100,000 to $499,999.99	2.00%	2.02%
		$500,000 and up	3.15%	3.20%
Next Level Select Market Savings – Personal[2]	$50	$.01 to $2,499,999.99	1.00%	1.00%
		$2,500,000 and up	3.25%	3.30%
Next Level Select Market Savings – Business[2]	$100	$.01 to $2,499,999.99	1.00%	1.00%
		$2,500,000 and up	3.25%	3.30%

[1]Fees could reduce earnings on the account. [2]Based on average monthly balance per business account (accounts with same or different name/entity cannot be aggregated to satisfy the monthly minimum balance requirement.) We total the average monthly balance by adding the average daily balances (calculated by totaling the balances in your account at the end of each day for the statement period), divided by the number of days in the statement period. If a business customer does not satisfy the average monthly minimum balance of $25,000, a flat monthly fee of $100 shall apply. For further details and information regarding the Expected Profit Rate, see Disclosure of Account Terms for Truth in Savings that was provided at account opening.

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CERTIFICATES OF DEPOSIT (CD) Annual Compounding			
Term	**Minimum Opening Deposit**	**Expected Profit-Rate**	**Expected Annual Percentage Yield**
**3 Month[3,4]	$500	4.00%	4.06%
**6 Month[3,4]	$500	4.10%	4.14%
12 Month[5]	$500	4.05%	4.05%

[3]Ability to fund throughout the term of CD
[4]No discount may be applied for early withdrawal
[5]A discount may be applied for early withdrawal
APY means Annual Percentage Yield. Profit Rates and APY's are current as of 11/05/2026. Rates are subject to change at any time. **Profit paid at maturity. For future details and information regarding the Expected Profit Rate and Discount Price, see Disclosure of Account Terms for Truth in Savings that was provided at account opening. Member FDIC. Equal Housing Lender. Approved Change: 11/05/2026.