

Business - Checking and Savings Rates

Effective: 02/05/2026

Product	Dividend Rate	APY*
Business Savings	0.05%	0.05%
Free Business Checking	0.00%	0.00%
Business Dividend Checking (\$0 - \$4,999.99)	0.05%	0.05%
Business Dividend Checking (\$5,000.00 - \$9,999.99)	0.05%	0.05%
Business Dividend Checking (\$10,000.00 - \$24,999.99)	0.10%	0.10%
Business Dividend Checking (\$25,000.00 - \$99,999.99)	0.20%	0.20%
Business Dividend Checking (\$100,000.00 And Above)	0.25%	0.25%
Business Analysis Checking **	N/A	N/A
Business Money Market Savings (\$0 - \$4,999.99)	0.10%	0.10%
Business Money Market Savings (\$5,000.00 - \$9,999.99)	0.15%	0.15%
Business Money Market Savings (\$10,000.00 - \$24,999.99)	0.60%	0.60%
Business Money Market Savings (\$25,000.00 - \$49,999.99)	0.80%	0.80%
Business Money Market Savings (\$50,000.00 - \$99,999.99)	1.00%	1.00%
Business Money Market Savings (\$100,000.00 - \$249,999.99)	1.29%	1.30%
Business Money Market Savings (\$250,000.00 - \$499,999.99)	1.59%	1.60%
Business Money Market Savings (\$500,000.00 - \$749,999.99)	1.59%	1.60%
Business Money Market Savings (\$750,000.00 - \$999,999.99)	1.59%	1.60%
Business Money Market Savings (\$1,000,000.00 And Above)	1.59%	1.60%
3-5 Month Certificates	3.58%	3.64%
6-11 Month Certificates	3.57%	3.63%
12 Month Certificate	3.55%	3.61%
13-17 Month Certificates	3.55%	3.61%
18-23 Month Certificates	2.99%	3.03%
24-29 Month Certificates	2.92%	2.96%
30-35 Month Certificates	2.90%	2.94%
36-41 Month Certificates	2.89%	2.93%
42-47 Month Certificates	2.92%	2.96%
48-53 Month Certificates	2.95%	2.99%
54-59 Month Certificates	2.97%	3.01%
60 Month Certificate	2.99%	3.03%
84 Month Certificate	3.26%	3.31%
24-29 Month Flex Certificates	2.82%	2.86%
30-35 Month Flex Certificates	2.80%	2.84%
36 Month Flex Certificate	2.79%	2.83%

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*APY - Annual Percentage Yield.

**Business Analysis Checking features an Earnings Credit rate of 0.80%. Earnings credit calculates the average daily balance of the Analysis Checking and applies a designated earnings rate monthly used to offset Account Maintenance Fee, Per Item Fees and Miscellaneous Fees. Any additional earnings above the fee(s) offset will not be carried forward or credited to the Member's account.

Certificate Minimum Deposit Requirements: \$500 for regular Certificates, and \$1,000 for Flex Certificates. Certificates may have a penalty for early withdrawal.

COLTAF accounts earn 75% of the Federal Funds Target Rate (as published in the Wall Street Journal on the first day of the month).

Rates are subject to change without notice. Dividends are paid from current income and available earnings after required transfers to reserves. Fees may reduce earnings. For more information on Business Rates contact Business Banking at (719) 574-1100 ext.6770 or 800-525-9623 ext.6770.