

Personal - Checking and Savings Rates

Effective: 02/05/2026

Product	Dividend Rate	APY*
Broncos Checking, No Strings Checking	0.05%	0.05%
Basic Checking	0.00%	0.00%
Free Student Checking	0.05%	0.05%
Savings Accounts	0.05%	0.05%
Money Market Savings (\$0 - \$2,499.99)	0.10%	0.10%
Money Market Savings (\$2,500.00 - \$9,999.99)	0.15%	0.15%
Money Market Savings (\$10,000.00 - \$24,999.99)	0.60%	0.60%
Money Market Savings (\$25,000.00 - \$49,999.99)	0.80%	0.80%
Money Market Savings (\$50,000.00 - \$99,999.99)	1.00%	1.00%
Money Market Savings (\$100,000.00 - \$249,999.99)	1.29%	1.30%
Money Market Savings (\$250,000.00 And Above)	1.59%	1.60%
3-5 Month Certificates	3.58%	3.64%
My Savings Starter Certificate	1.84%	1.84%
6-11 Month Certificates	3.57%	3.63%
My Savings Builder Certificate	4.54%	4.63%
12 Month Certificate	3.55%	3.61%
Youth Certificate **	3.75%	3.81%
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%
IRA Savings (\$0 - \$499.99)	0.10%	0.10%
IRA Savings (\$500.00 - \$2,499.99)	0.10%	0.10%
IRA Savings (\$2,500.00 - \$9,999.99)	0.15%	0.15%
IRA Savings (\$10,000.00 - \$24,999.99)	0.60%	0.60%
IRA Savings (\$25,000.00 And Above)	0.80%	0.80%
Health Savings Account (\$0 - \$499.99)	0.10%	0.10%
Health Savings Account (\$500.00 - \$2,499.99)	0.10%	0.10%
Health Savings Account (\$2,500.00 - \$9,999.99)	0.15%	0.15%
Health Savings Account (\$10,000.00 - \$24,999.99)	0.60%	0.60%
Health Savings Account (\$25,000.00 - \$49,999.99)	0.80%	0.80%
Health Savings Account (\$50,000.00 And Above)	1.00%	1.00%

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\*APY - Annual Percentage Yield.

\*\*Youth Certificate is a 12-month certificate for Ent members under 18 years of age. Lion One Checking accounts earn dividends at the Free Student Checking dividend rate. Certificate Minimum Deposit Requirements: \$25 for a My Savings Starter Certificate or a 6-month term My Savings Builder Certificate, \$500 for regular Certificates, and \$1,000 for Flex Certificates. The My Savings Builder Certificate has a \$1,000 deposit maximum, and cannot be opened as an IRA, ESA or HSA. Certificate products are available as Traditional IRAs, Roth IRAs, Coverdell ESAs, and HSAs. Certificates may have a penalty for early withdrawal. 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. Please reference Important Account Information for additional information. For additional rate information, please call (719) 574-1100 or 800-525-9623.