

Current as of October 7, 2025

For the most accurate rates, please contact us at (678) 783-8018.

Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
Consumer Checking		
<u>Senior Checking</u>	0.20%	0.20%
Opening deposit - \$50. Must be 55 years old and over.		
<u>Interest Checking</u>	0.10%	0.10%
Opening deposit - \$100. Must maintain \$500 average monthly balance to avoid monthly service charge of \$10.		
Monthly fees may reduce APY.		
Consumer Savings		
<u>Personal Savings</u>		
Opening deposit - \$100. Must maintain \$500 average monthly balance to avoid monthly service charge of \$10.		
less than \$100,000	0.15%	0.15%
\$100,000 and greater	0.25%	0.25%
<u>Student/Minor Savings</u>	0.20%	0.20%
Opening deposit - \$50.		
<u>Super Personal Savings</u>		
Opening deposit - \$100. Must maintain \$500 average monthly balance to avoid monthly service charge of \$8.		
less than \$100,000	1.49%	1.50%
\$100,000 and greater	2.57%	2.60%
<u>Premier Money Market</u>	3.44%	3.50%
Opening deposit - \$1000. Must maintain \$10,000 average monthly balance to avoid monthly service charge of \$20.		
<u>Max Money Market</u>		
Opening deposit - \$1000. Must maintain \$2,500 average monthly balance to avoid monthly service charge of \$10. After 6 debit transactions, \$5 per transaction fee applies.		
less than \$2,500	1.24%	1.25%
Between \$2,500 and \$99,999.99	3.20%	3.25%
Between \$100,000 and \$499,999.99	3.68%	3.75%
\$500,000 and over	3.92%	4.00%
Monthly fees may reduce APY.		

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Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
Business Checking		
<u>Business Premier Interest</u>	1.98%	2.00%
Opening deposit - \$1000. Must maintain \$10,000 average monthly balance to avoid monthly service charge of \$20.		
Monthly fees may reduce APY.		
Business Savings		
<u>Business Savings</u>		
Opening deposit - \$100. Must maintain \$2,500 average monthly balance to avoid monthly service charge of \$10.		
less than \$100,000	0.15%	0.15%
\$100,000 and greater	0.25%	0.25%
<u>Super Business Savings</u>		
Opening deposit - \$100. Must maintain \$2,500 average monthly balance to avoid monthly service charge of \$10.		
less than \$100,000	1.49%	1.50%
\$100,000 and greater	2.57%	2.60%
<u>Premier Business Money Market</u>	3.44%	3.50%
Opening deposit - \$1000. Must maintain \$10,000 average monthly balance to avoid monthly service charge of \$20.		
<u>Max Money Market</u>		
Opening deposit - \$1000. Must maintain \$2,500 average monthly balance to avoid monthly service charge of \$10. After 6 debit transactions, \$5 per transaction fee applies.		
less than \$2,500	1.24%	1.25%
Between \$2,500 and \$99,999.99	3.20%	3.25%
Between \$100,000 and \$499,999.99	3.68%	3.75%
\$500,000 and over	3.92%	4.00%
Monthly fees may reduce APY.		

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Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
CDs		
Minimum opening deposit - \$1000. \$1,000,000 max opening deposit. Must be new money, funds not currently on deposit with Loyal Trust Bank. Early withdrawal penalty may apply. Rates are subject to change without notice. Fees may reduce earnings.		
6 Month	3.93%	4.00%
12 Month	3.93%	4.00%
13 Month	3.30%	3.35%
18 Month	3.45%	3.50%
2 Year	3.20%	3.25%
3 Year	3.20%	3.25%
4 Year	3.06%	3.10%
5 Year	1.64%	1.65%
Monthly fees may reduce APY.		

The minimum amount required to open each of these accounts varies. The minimum balance required to not get charged a service fee varies. Penalty charged for early withdrawal for CDs vary depending on the term. For the most accurate rates, please contact us at (678) 783-8018.

Member FDIC.