

CONSUMER DEPOSIT RATES

Checking Account		APY*	Interest Rate		
FirstPay SM Premier ^{+ 1}					
\$0 - \$24,999.99		0.05%	0.05%		
\$25,000 - \$49,999.99		0.05%	0.05%		
\$50,000 - \$99,999.99		0.05%	0.05%		
\$100,000 or more		0.10%	0.10%		
Savings Account		APY*	Interest Rate	Savings Account	APY* Interest Rate
Basic Savings or IRA Basic Savings ^{+ 1}				Money Market ¹	1.00% 1.00%
\$0 - \$24,999.99		0.05%	0.05%		
\$25,000 - \$49,999.99		0.05%	0.05%		
\$50,000 - \$99,999.99		0.05%	0.05%		
\$100,000 - \$249,999.99		0.10%	0.10%		
\$250,000 or more		0.15%	0.15%		
PROMO Certificates of Deposit ²	APY*	Minimum Deposit ³	Maximum Deposit ⁴	New Money Requirement	Interest Rate
7-Month Touchdown CD & IRA CD ^{6A}	3.50%	\$2,500	\$500,000	\$2,500 New Funds	3.44%
11-Month CD & IRA CD ⁶	2.50%	\$2,500	\$500,000	\$2,500 New Funds	2.47%
23-Month CD & IRA CD ⁶	2.25%	\$2,500	\$500,000	\$2,500 New Funds	2.23%
35-Month CD & IRA CD ⁶	2.00%	\$2,500	\$500,000	\$2,500 New Funds	1.98%
59-Month CD & IRA CD ⁶	1.75%	\$2,500	\$500,000	\$2,500 New Funds	1.73%
Standard Certificates of Deposit ²	APY*	Minimum Deposit ³	Maximum Deposit ⁴	New Money Requirement	Interest Rate
91-Day CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
6-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
12-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
18-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
24-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
30-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
36-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
48-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
60-Month CD & IRA CD	0.10%	\$1,000	\$500,000	NA	0.10%
84-Month CD	0.10%	\$1,000	\$500,000	NA	0.10%
MDRA CD ⁵ (Not Available for New Accts)	0.05%	\$2,500	\$500,000	NA	0.05%
MDRA IRA CD ⁵ (Not Available for New Accts)	0.05%	\$2,000	\$500,000	NA	0.05%
Jumbo Certificates of Deposit ⁷	Minimum Deposit ³	Maximum Deposit ⁴	APY* / Interest Rate		
Terms of 7-365 day	\$100,000	NA	Simple interest at maturity	Available Upon Request	

* Annual Percentage Yield (APY) is subject to change at any time and without notice. Rates listed are compounded daily.

+ Minimum to open FirstPay Premier, Market Rate Savings/IRA Market Rate Savings accounts is \$25.

¹ Rates may change after an account is opened. Fees may reduce earnings. The entire balance in the account will earn the APY applicable to the tier that includes the account's daily collected balance.

² For MDRA/IRA MDRA and 91-Day/91-Day IRA CDs, there is a 1-calendar day grace period at maturity. For all other referenced CD terms, there is a 7-calendar day grace period at maturity. A penalty will be imposed for early withdrawal. Additional federal penalties may apply for IRA withdrawals below age 59-1/2. *(Please consult your tax advisor.)*

³ Minimum balance to open the account and earn the APY. Minimum deposit for IRA and SEP CDs (excluding MDRA IRA) is \$500.

⁴ Maximum deposit to open the account and obtain the APY.

⁵ Rates may change after the account is opened.

⁶ This APY requires \$2,500 minimum deposit of new funds. New funds are funds not currently on deposit at Firsttrust Bank or invested through Firsttrust Financial Resources.

⁷ Jumbo CD is not automatically renewable and does not earn interest after maturity. A penalty will be imposed for early withdrawal.

⁸ New funds are funds not currently on deposit at Firsttrust Bank or invested through Firsttrust Financial Resources.

[^] The 7-Month Touchdown CD will earn the initial Annual Percentage Yield (APY) from the date the Touchdown CD is opened and funded through the date of the next Regular Season or Post Season game played during the 2025/2026 season. The APY for the 7-Month Touchdown CD will increase in basis points by the number of points the Eagles score in the first game played after the 7-Month Touchdown CD is opened (a basis point is equal to .01%). The increase, if any, will be effective on the first Firsttrust Bank business day following that game and the new APY will be effective until the first maturity date. The 7-Month Touchdown CD is only eligible for a one-time basis point increase; the 7-Month Touchdown CD does not accumulate basis points for any other 2025/2026 season games. A new 7-Month Touchdown CD must be opened prior to each game at the initial yield to earn basis points for that game. For example, if you open a 7-Month Touchdown CD today, your APY will start at 3.50% and if the Eagles score 35 points in their next game after you fund the 7-Month Touchdown CD, your APY is 3.50% plus 0.35% for a total of 3.85%. May not be combined with any other offer. See the 7-Month Touchdown CD Addendum for complete details.

Information listed above and Annual Percentage Yields (APYs) are accurate as of 11/10/2025.