



Current Rates Effective 6/1/2026

UPSALA RATES

Personal Certificates of Deposit (CD)

A penalty may be imposed for early withdrawal, Annual Compounding

Term	Balances	Interest Rate	Annual Percentage Yield
3 Month	All	3.20%	3.25%
6 Month	All	3.00%	3.05%
9 Month	All	3.00%	3.05%
12 Month	All	3.00%	3.05%
SmartStart 12 Month	All	3.20%	3.25%

Personal Checking & Savings - Compounding Monthly

Product Name	Balances	Interest Rate	Annual Percentage Yield
Above the Norm Checking	All	0.20%	0.20%
Above the Norm Market Savings	\$100,000-\$499,999.99	1.75%	1.76%
	\$500,000.+	2.75%	2.78%
Smart Start Checking	All	0.20%	0.20%
Smart Start Savings	\$100,000-\$499,999.99	1.75%	1.76%
	\$500,000.+	2.75%	2.78%
Savings IRA	\$100,000-\$499,999.99	1.75%	1.76%

Business Checking & Savings - Compounding Monthly

Product Name	Balances	Interest Rate	Annual Percentage Yield
Reserved Savings	All	0.20%	0.25%
Business Smart Market Savings	\$0.01-\$99,999.99	0.85%	0.85%
	\$100,000-\$499,999.99	1.50%	1.51%
	\$500,000.+	2.50%	2.53%
Business Smart Public Funds Market Savings	\$0.01-\$99,999.99	0.85%	0.85%
	\$100,000-\$499,999.99	1.50%	1.51%
	\$500,000.+	2.50%	2.53%
Business Essentials Public Finds Checking	All	0.20%	0.20%
Business Essentials Checking	All	0.20%	0.20%
Non-Profit Banking Solutions Interest Cking	\$0.01-\$24,999.99	0.25%	0.25%
	\$25,000.00-49,999.99	0.50%	0.50%
	\$50,000.00+	1.00%	1.00%

Fed Funds

Product	Balances	Interest Rate	Annual Percentage Yield
Fed Funds	All	4.00%	4.00%



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NATIONAL RATES

Personal Checking			
Product	Average Daily Balance	Rate	Annual Percentage Yield
High Yield Cash Account	\$5,000.00	3.30%	3.35%
Personal Certificates of Deposit (CD)			
<i>A penalty may be imposed for early withdrawal, Annual Compounding</i>			
Term	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
1 Year	\$5,000.00	3.00%	3.05%
2 Year	\$5,000.00	3.40%	3.46%
3 Year	\$5,000.00	3.40%	3.46%
4 Year	\$5,000.00	3.40%	3.46%
5 Year	\$5,000.00	3.40%	3.46%
Business			
Product	Average Daily Balance	Rate	Annual Percentage Yield
Business Cash Account	\$5,000.00	1.25%	1.26%
Business Certificates of Deposit (CD)			
<i>A penalty may be imposed for early withdrawal, Annual Compounding</i>			
Product	Minimum Opening Deposit	Rate	Annual Percentage Yield
1-Year High Yield Business CD	\$5,000.00	3.00%	3.05%
2-Year High Yield Business CD	\$5,000.00	3.40%	3.46%
3-Year High Yield Business CD	\$5,000.00	3.40%	3.46%
4-Year High Yield Business CD	\$5,000.00	3.40%	3.46%
5-Year High Yield Business CD	\$5,000.00	3.40%	3.46%
Global Markets			
Product	Average Daily Balance	Rate	Annual Percentage Yield
High Yield Cash Account (GM)	\$5,000.00	3.30%	3.35%
Traditional IRA Money Market (GM)	\$5,000.00	3.30%	3.35%
Roth IRA Money Market (GM)	\$5,000.00	3.30%	3.35%
Business Cash Account (GM)	\$5,000.00	1.25%	1.26%
Personal Retirement			
Product	Average Daily Balance	Rate	Annual Percentage Yield
Traditional IRA Money Market	\$5,000.00	3.30%	3.35%
Roth IRA Money Market	\$5,000.00	3.30%	3.35%
1-Year High Yield Trad CD IRA	\$5,000.00	3.00%	3.05%
2-Year High Yield Trad CD IRA	\$5,000.00	3.40%	3.46%
3-Year High Yield Trad CD IRA	\$5,000.00	3.40%	3.46%



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4-Year High Yield Trad CD IRA	\$5,000.00	3.40%	3.46%
5-Year High Yield Trad CD IRA	\$5,000.00	3.40%	3.46%
1-Year High Yield Roth CD IRA	\$5,000.00	3.00%	3.05%
2-Year High Yield Roth CD IRA	\$5,000.00	3.40%	3.46%
3-Year High Yield Roth CD IRA	\$5,000.00	3.40%	3.46%
4-Year High Yield Roth CD IRA	\$5,000.00	3.40%	3.46%
5-Year High Yield Roth CD IRA	\$5,000.00	3.40%	3.46%
Lending - TBD			
Product		Rate	
HELOC			
Owner Occupied CRE Loan			
Non-Owner Occupied CRE Loan			
Commercial Construction lending			
Commercial Line of Credit			
Revolving LOC Unsecured			
Commercial Term Loan			
Project lending			
Retirement Lending Term Loan			
Personal Precious Metals Lending			
Commercial Precious Metals Lending			
CRE with Interest only Period			

APY means Annual Percentage Yield. Interest Rates and APYs are current as of 6/1/2026. Rates are subject to change at any time.

Member FDIC. Equal Housing Lender