BANKING CENTERS

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Certificates & IRA Account Rates **Rates effective as of 11-11-2026**

Length	APY**	Interest Rate	Minimum Deposit**
90 Days	0.05%	0.05%	$1,000
5 Months	0.05%	0.05%	$1,000
6 Months	0.05%	0.05%	$1,000
8 Months	0.05%	0.05%	$1,000
9 Months	0.10%	0.10%	$1,000
11 Months	0.15%	0.15%	$1,000
$$1 Year	**3.60%**	**3.54%**	**$1,000**
16 Months	0.20%	0.20%	$1,000
$$18 Months	**4.00%**	**3.92%**	$1,000
21 Months	0.20%	0.20%	$1,000
2 Years	0.25%	0.25%	**$1,000**
30 Months	0.25%	0.25%	$1,000
33 Months	0.30%	0.30%	$1,000
3 Years	0.30%	0.30%	$1,000
46 Months	0.35%	0.35%	$1,000
4 Years	0.35%	0.35%	$1,000
5 Years	0.50%	0.50%	$1,000
78 Months	0.60%	0.60%	$1,000
$$ - GNB Special			

** APY = Annual Percentage Yield. Reflects the total amount of interest based on interest rate and daily compounding for a year. Penalty for early withdrawal.

$500 minimum deposit for IRA Certificates.

Rates are subject to change at any time without notice.

EQUAL HOUSING LENDER

Member FDIC