

Rate Sheet

Personal Checking and Savings Accounts Effective as of July 31, 2023

Product Name	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
Personal Accounts *			
Eagle Relationship Interest Checking	\$100.00	1.48%	1.50%
Eagle Premium Interest Checking	\$100.00	1.63%	1.65%
Personal Savings Accounts *			
Eagle Savings	\$100.00	3.24%	3.30%
Eagle Retirement Savings	\$100.00	3.24%	3.30%
Eagle Money Market *	\$100.00		
\$0.00 - \$24,999.99		2.74%	2.78%
\$25,000.00 - \$49,999.99		3.09%	3.14%
\$50,000.00 - \$99,999.99		3.33%	3.39%
\$100,000.00 - \$249,999.99		3.53%	3.60%
\$250,000.00 - \$999,999.99		3.82%	3.90%
\$1,000,000.00 - \$4,999,999.99		4.12%	4.21%
\$5,000,000.00 - \$9,999,999.99		4.27%	4.37%
\$10,000,000.00 and up		4.42%	4.52%
Eagle Premium Money Market *	\$100.00		
\$0.00 - \$9,999.99		2.93%	2.98%
\$10,000.00 - \$49,999.99		3.09%	3.14%
\$50,000.00 - \$149,999.99		3.38%	3.44%
\$150,000.00 - \$249,999.99		3.68%	3.75%
\$250,000.00 - \$499,999.99		3.87%	3.95%
\$500,000.00 - \$749,999.99		4.18%	4.27%
\$750,000.00 - \$1,499,999.99		4.27%	4.37%
\$1,500,000.00 - \$4,999,999.99		4.34%	4.44%
\$5,000,000.00 and up		4.37%	4.47%

Member FDIC

^{*} Rates may change after account opening. Fees could reduce earnings. For Tier Rate accounts, the ledger balance must be within a specific tier to receive the interest rate and annual percentage yield for that tier. Rates are subject to change without notice.



Rate Sheet

Business Checking and Savings Accounts Effective as of July 31, 2023

Product Name	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
Commercial NOW Checking *	\$100.00	1.24%	1.25%
IOLTA Maryland Checking *	\$100.00		
\$0.00 - \$249,999.99		3.87%	3.95%
\$250,000.00 and up		3.87%	3.95%
IOLTA DC Checking *	\$100.00	3.87%	3.95%
IOLTA Virginia Checking *	\$100.00	3.87%	3.95%
MAHT Checking *	\$100.00	3.87%	3.95%
Escrow Manager – Interest *	\$0.00		
\$0.00 - \$2,499.99		1.88%	1.90%
\$2,500.00 - \$49,999.99		2.37%	2.40%
\$50,000.00 and up		2.92%	2.97%
Business Savings *	\$100.00	3.29%	3.35%
Business Money Market *	\$100.00		
\$0.00 - \$24,999.99		2.74%	2.78%
\$25,000.00 - \$49,999.99		3.09%	3.14%
\$50,000.00 - \$99,999.99		3.33%	3.39%
\$100,000.00 - \$249,999.99		3.53%	3.60%
\$250,000.00 - \$999,999.99		3.82%	3.90%
\$1,000,000.00 - \$4,999,999.99		4.12%	4.21%
\$5,000,000.00 - \$9,999,999.99		4.27%	4.37%
\$10,000,000.00 and up		4.42%	4.52%
Business Premium Money Market *	\$100.00		
\$0.00 - \$9,999.99		2.93%	2.98%
\$10,000.00 - \$49,999.99		3.09%	3.14%
\$50,000.00 - \$149,999.99		3.38%	3.44%
\$150,000.00 - \$249,999.99		3.68%	3.75%
\$250,000.00 - \$499,999.99		3.87%	3.95%
\$500,000.00 - \$749,999.99		4.18%	4.27%
\$750,000.00 - \$1,499,999.99		4.27%	4.37%
\$1,500,000.00 - \$4,999,999.99		4.34%	4.44%
\$5,000,000.00 and up		4.37%	4.47%

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Rate Sheet

Certificates of Deposit for Personal and Business Effective as of July 31, 2023

Product	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)*
1-2 Months	\$1,000.00	4.40%	4.50%
3-5 Months	\$1,000.00	4.40%	4.50%
6-8 Months	\$1,000.00	4.40%	4.50%
9-11 Months	\$1,000.00	5.11%	5.25%
12-17 Months	\$1,000.00	4.30%	4.40%
18-23 Months	\$1,000.00	4.30%	4.40%
24-29 Months	\$1,000.00	4.21%	4.30%
30-35 Months	\$1,000.00	4.11%	4.20%
36-47 Months	\$1,000.00	4.06%	4.15%
48-59 Months	\$1,000.00	3.92%	4.00%
60 Months	\$1,000.00	3.92%	4.00%
9 Month Risk Free 1	\$1,000.00	4.40%	4.50%
18 Month One-Up 2	\$1,000.00	4.06%	4.15%
30 Month One-Up 2	\$1,000.00	3.87%	3.95%

Member FDIC

Interest is compounded Daily. A penalty may be imposed for early withdrawal. The annual percentage yields listed above assume interest is credited monthly and remains on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate and corresponding annual percentage yield will be paid for the full term of the account for fixed rate Certificates of Deposit. Rates are subject to change without notice.

- 1 With a 9-Month, Risk-Free CD after the first six days, we allow one penalty-free withdrawal during the term. Any withdrawal subsequent to the one penalty-free withdrawal will incur a penalty equal to three months' interest.
- 2 If our rate goes up on the "One-Up" CD, you may request that we raise your rate to that same new rate, one time, during the initial term of the CD. You will earn the higher rate for the rest of the term.



CDARS®

(CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE®)

Effective as of July 31, 2023

Accounts are opened effective Thursday with collected funds as of Tuesday end of business.

Certificate of Deposits***	Minimum Balance to Open	Interest Rate	Annual Percentage Yield (APY)
30 days/4 weeks	\$10,000.00	4.25%	4.35%
90 days/13 weeks	\$10,000.00	4.25%	4.35%
6 months/26 weeks	\$10,000.00	4.25%	4.35%
12 months/52 weeks	\$10,000.00	4.16%	4.25%
24 months/2 years	\$10,000.00	4.06%	4.15%
36 months/3 years	\$10,000.00	3.92%	4.00%

Member FDIC

Interest is compounded Daily. A penalty may be imposed for early withdrawal. The annual percentage yields listed above assume interest is credited monthly and remains on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate and corresponding annual percentage yield will be paid for the full term of the account for fixed rate Certificates of Deposit. Rates are subject to change without notice.

Deposit placement through CDARS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS satisfies any restrictions on its deposits. ICS is a service mark of IntraFi NetworkSM.