

Rate Sheet



Effective 9/21/2026

Consumer Checking and Savings Accounts

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
Interest Checking			
\$0.01 up to 1,499.99	\$50.00	.0000%	.00%
\$1,500 and above		.1875%	.19%
VIP Checking			
\$0.01 up to \$2,499.99	\$50.00	.0500%	.05%
\$2,500.00 to \$9,999.99		.1875%	.19%
\$10,000 up to \$24,999.99		1.8750%	1.89%
\$25,000 up to \$49,999.99		1.8750%	1.89%
\$50,000 up to \$99,999.99		1.8750%	1.89%
\$100,000 up to \$249,999.99		1.8750%	1.89%
\$250,000 up to \$999,999.99		1.8750%	1.89%
\$1,000,000 and above		1.8750%	1.89%
Southern Savings	\$50.00	3.0000%	3.03%
Southern Money Market			
\$0.01 up to \$2,499.99	\$50.00	.0000%	0.00%
\$2,500 and above		3.2500%	3.30%

Consumer Certificate of Deposit Accounts

Product	Minimum Open Balance	Interest Rate	Annual Percentage Yield (APY)
6 Month	\$1,000.00	2.960%	3.00%
12 Month	\$1,000.00	2.960%	3.00%
18 Month	\$1,000.00	2.960%	3.00%
24 Month	\$1,000.00	3.200%	3.25%
30 Month	\$1,000.00	3.200%	3.25%
36 Month	\$1,000.00	3.200%	3.25%
48 Month	\$1,000.00	3.200%	3.25%
60 Month	\$1,000.00	3.445%	3.50%

Rates are subject to change at any time.