

Rate Chart – All Regions

Effective Date: 3/15/18



Consumer Accounts

Interest Checking Accounts*	Minimum Opening Deposit	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield
Cathay ValuePlus	\$2,000.00	\$2,000.00	Tiered	
\$2,000.00 - \$9,999.99			0.10%	0.10%
\$10,000.00 - \$24,999.99			0.10%	0.10%
\$25,000.00 - \$99,999.99			0.15%	0.15%
\$100,000.00 & up			0.20%	0.20%
Money Market Accounts*				
Smart Money Market	\$5,000.00	\$0.01	Tiered	
Up to \$9,999.99			0.10%	0.10%
\$10,000.00 - \$24,999.99			0.15%	0.15%
\$25,000.00 - \$49,999.99			0.20%	0.20%
\$50,000.00 - \$99,999.99			0.25%	0.25%
\$100,000.00 - \$299,999.99			0.30%	0.30%
\$300,000.00 - \$499,999.99			0.30%	0.30%
\$500,000.00 - \$999,999.99			0.35%	0.35%
\$1,000,000.00 - \$2,999,999.99			0.45%	0.45%
\$3,000,000.00 & up			0.45%	0.45%
Optima Money Market	\$100,000.00	\$0.01	Tiered	
Up to \$9,999.99			0.10%	0.10%
\$10,000.00 - \$99,999.99			0.20%	0.20%
\$100,000.00 - \$299,999.99			0.30%	0.30%
\$300,000.00 - \$499,999.99			0.35%	0.35%
\$500,000.00 - \$999,999.99			0.40%	0.40%
\$1,000,000.00 - \$2,999,999.99			0.50%	0.50%
\$3,000,000.00 - \$4,999,999.99			0.50%	0.50%
\$5,000,000.00 & up			0.50%	0.50%
Savings Accounts*				
Statement Savings or Passbook Savings	\$100.00	\$0.01	Tiered	
Up to \$49,999.99			0.10%	0.10%
\$50,000.00 - \$99,999.99			0.15%	0.15%
\$100,000.00 & up			0.20%	0.20%
Student Savings	\$10.00	\$0.01		
Up to \$49,999.99			0.10%	0.10%
\$50,000.00 - \$99,999.99			0.15%	0.15%
\$100,000.00 & up			0.20%	0.20%

*Variable Rate Account. Interest Rate and Annual Percentage Yield subject to change after account opening
Fees may reduce earnings



Commercial Accounts

Commercial Accounts	Minimum Opening Deposit	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield
Business Interest Checking*	\$1,000.00	\$1,000.00	0.05%	0.05%
Business Savings*	\$500.00	\$0.01	Tiered	
Up to \$49,999.99			0.10%	0.10%
\$50,000.00 - \$99,999.99			0.15%	0.15%
\$100,000.00 & up			0.20%	0.20%
Business Money Market*	\$10,000.00	\$0.01	Tiered	
Up to \$9,999.99			0.05%	0.05%
\$10,000.00 - \$24,999.99			0.05%	0.05%
\$25,000.00 - \$49,999.99			0.10%	0.10%
\$50,000.00 - \$99,999.99			0.15%	0.15%
\$100,000.00 - \$299,999.99			0.20%	0.20%
\$300,000.00 - \$499,999.99			0.30%	0.30%
\$500,000.00 - \$999,999.99			0.40%	0.40%
\$1,000,000.00 - \$2,999,999.99			0.45%	0.45%
\$3,000,000.00 & up			0.55%	0.55%

*Variable Rate Account. Interest Rate and Annual Percentage Yield subject to change after account opening
Fees may reduce earnings