

Current as of January 7, 2026

Account Type	Minimum Deposit to Open Account	Minimum Balance ¹ to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield ²
Certificates of Deposit				
6 Month CD	\$500.00	\$0.00	3.94%	4.00%
9 Month CD	\$500.00	\$0.00	3.80%	3.85%
12 Month CD	\$500.00	\$0.00	3.70%	3.75%
18 Month CD	\$500.00	\$0.00	3.70%	3.75%
24 Month CD	\$500.00	\$0.00	3.70%	3.75%
36 Month CD	\$500.00	\$0.00	3.60%	3.65%
48 Month CD	\$500.00	\$0.00	3.60%	3.65%
60 Month CD	\$500.00	\$0.00	3.60%	3.65%
Individual Retirement Accounts ³				
6 Month IRA	\$500.00	\$0.00	3.94%	4.00%
9 Month IRA	\$500.00	\$0.00	3.80%	3.85%
12 Month IRA	\$500.00	\$0.00	3.70%	3.75%
18 Month IRA	\$500.00	\$0.00	3.70%	3.75%
24 Month IRA	\$500.00	\$0.00	3.70%	3.75%
36 Month IRA	\$500.00	\$0.00	3.60%	3.65%
48 Month IRA	\$500.00	\$0.00	3.60%	3.65%
60 Month IRA	\$500.00	\$0.00	3.60%	3.65%
First Choice Savings IRA	\$100.00	\$0.01- \$9,999.99 \$10,000.00 and above	0.05% 0.10%	0.05% 0.10%
Money Market IRA	\$1,000.00	\$0.01- \$49,999.99 \$50,000.00- \$99,999.99 \$100,000.00- \$249,999.99 \$250,000.00 and above	0.05% 0.10% 0.15% 0.25%	0.05% 0.10% 0.15% 0.25%

Disclosure of Terms

1. Daily Balance (the amount of principal in the account each day)

 2. Annual Percentage Yield accurate as of **January 7, 2026**. Rates are subject to change.

3. Federal and state penalties may apply to amounts withdrawn from IRAs when made prior to age 59 1/2. Please consider speaking to a tax professional before making withdrawals from your IRA.

4. Daily Balance (the amount of principal in the account each day)

Interest accrues daily and credited in accordance with product statement cycle.

If any portion of the certificate is withdrawn before the maturity date, a penalty may be imposed. Fees may reduce earnings.

Contact the bank at 571-299-6942 for additional information.

Current as of January 7, 2026

Account Type	Minimum Deposit to Open Account	Minimum Balance ⁴ to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield ⁵
Personal Accounts				
Champion Checking ⁶	\$100.00	\$0.01- \$10,000.00 \$10,000.01 and Above	1.10% 1.05%	1.11% 1.11% to 1.06%
Premier Checking	\$100.00	\$0.01- \$1,499.99 \$1,500.00- \$2,499.99 \$2,500.00 and Above	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%
First Choice Money Market	\$1,000.00	\$0.01- \$49,999.99 \$50,000.00- \$99,999.99 \$100,000.00- \$249,999.99 \$250,000.00 and Above	1.00% 1.49% 1.74% 2.23%	1.00% 1.50% 1.75% 2.25%
First Choice Savings	\$100.00	\$0.01- \$9,999.99 \$10,000.00 and Above	0.05% 0.10%	0.05% 0.10%
Student Savings	\$500.00	\$500.00- \$25,000.00 \$25,000.01 and Above	3.93% 1.00%	4.00% 1.00%
Youth Savings	\$10.00	\$0.01- \$10,000.00 \$10,000.01 and Above	1.49% 1.00%	1.50% 1.00%
Prime Personal Money Market ⁷	\$10,000	\$.01 and above	2.35%	2.38%
Business Accounts				
Business Interest Checking	\$50,000.00	\$0.01- \$49,999.99 \$50,000.00- \$100,000.00 \$100,000.01 and Above	0.00% 0.05% 0.10%	0.00% 0.05% 0.10%
Business Money Market	\$2,500.00	\$0.01- \$49,999.99 \$50,000- \$99,999.99 \$100,000.00- \$249,999.99 \$250,000.00 and Above	0.05% 0.10% 0.15% 0.25%	0.05% 0.10% 0.15% 0.25%
Premium Business Money Market	\$10,000.00	\$0.01 - \$249,999.99 \$250,000.00- \$2,499,999.99 \$2,500,000.00 and Above	0.50% 0.75% 1.00%	0.50% 0.75% 1.00%
Business Savings	\$500.00	\$0.01- \$9,999.99 \$10,000.00 and Above	0.05% 0.10%	0.05% 0.10%
Business Prime Money Market ⁷	\$10,000	\$.01 and above	2.35%	2.38%
Community Money Market ⁸	\$2,500.00	\$.01 and above	3.74%	3.80%

Disclosure of Terms

5. Annual Percentage Yield accurate as of **January 7, 2026**. Rates subject to change after account opening.

6. Customer must meet the following requirement to earn disclosed APY: at least one direct deposit per statement cycle. If the account requirement to obtain the disclosed APY are not met, then the account will revert to .10% APY for balances up to \$10,000 and .10% to 0.05% APY for balances above \$10,000.

7. This is a variable rate product. The interest rate will move up or down 1/2 (half) of the WSJ Prime rate variance when the Prime rate adjusts. Prime Personal Money Market is also available as an Individual Retirement Account.

8. ELIGIBILITY REQUIREMENTS. Non-profit Organizations and Associations are eligible to open this product.

9. **Interest on Lawyers' Trust Accounts (IOLTA) Products** are offered by ODNB in several states. Please contact the ODNB Treasury Operations Department for details and current program rates. 703-657-2971

Interest accrues daily and credited in accordance with product statement cycle. Fees may reduce earnings. Financial Institutions are not eligible to open deposit accounts. Rates are subject to change without notice. Deposit Rates for retired products are available upon request.

Contact the bank at 571-299-6942 for additional information.

