

New Republic Bank Rate Sheet

Interest Rates (Rate) and annual percentage yield (APY) effective as of December 15, 2025.
See Deposit Solution Brochure for additional terms and conditions.

Checking & Savings Products

Products ¹	Minimum Opening Deposit	Minimum Balance to Earn APY	Rate	APY
Advantage Checking	\$2,500.00	\$1,000.00	0.10%	0.10%
Tailored Checking	\$100.00	\$1,000.00	0.05%	0.05%
Next Gen Checking	\$50.00	\$1,000.00	0.35%	0.35%
Regular Savings	\$100.00	\$1,000.00	0.25%	0.25%
DDM Checking	\$250,000.00	\$1,000.00	3.93%	4.00%
High Yield Savings	\$100.00	\$1,000.00	4.17%	4.25%

Tiered Money Market Checking ¹

Rates for Tiered Money Market Checking by required balance tier:

Daily Minimum Balances ²	Rate	APY
Up to \$9,999.99	0.35%	0.35%
\$10,000.00 to \$99,999.99	0.85%	0.85%
\$100,000.00 to \$499,999.99	1.60%	1.61%
\$500,000.00 to \$999,999.99	1.85%	1.87%
\$1,000,000.00 to \$2,999,999.99	2.20%	2.22%
\$3,000,000.00 and up	2.60%	2.63%

Tiered Money Market Savings ¹

Rates for Tiered Money Market Savings by required balance tier:

Daily Minimum Balances ²	Rate	APY
Up to \$5,000.00	0.08%	0.08%
\$5,000.01 to \$10,000.00	0.08%	0.08%
\$10,000.01 to \$25,000.00	0.25%	0.25%
\$25,000.01 to \$50,000.00	0.50%	0.50%
\$50,000.01 and up	0.85%	0.85%

Rates apply to Commercial and personal Tiered Money Market Checking.

CD & IRA Offerings

Benefit from higher rates on certificates of deposit with a variety of terms.

CD & IRA Offerings ³	Minimum Balance to Open & Earn APY	Rate	APY
6 Month CD	\$1,000.00	2.62%	2.65%
12 Month CD	\$1,000.00	2.81%	2.85%
24 Month CD RR	\$1,000.00	2.87%	2.91%
36 Month CD RR	\$1,000.00	3.05%	3.09%
48 Month CD RR	\$1,000.00	3.22%	3.27%
24 Month IRA RR	\$1,000.00	2.87%	2.91%

1. Interest will be compounded monthly and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. Fees may reduce earnings. The Rate and APY may change. At our discretion, we may change the rate on the account daily after opened. Interest begins to accrue on the business day you deposit noncash items such as checks.

2. The Rate and APY will depend upon the daily balance in the account shown on the rate chart.

3. A penalty may be assessed for early withdrawals.

