



**INTEREST RATES
(FOR INTERNAL USE ONLY)**

(APY = Annual Percentage Yield)

PERSONAL

TREASURE CHECKING	0.25% APY	
SHORELINE (55) SENIOR	0.25% APY	
BIG NOW ACCOUNT	\$0.01 to less than \$500,000.00	0.25% APY
	\$500,000.00 & Above	0.25% APY
MAJESTIC MONEY MARKET	\$0.01 to less than \$50,000.00	1.11% APY
	\$50,000 to less than \$100,000.00	1.21% APY
	\$100,000 to less than \$750,000.00	1.25% APY
	\$750,000.00 & Above	1.35% APY
SAND DOLLAR SAVINGS	0.50% APY	
PARADISE KIDS' SAVINGS	0.50% APY	

BUSINESS

NOW BUSINESS CHECKING	0.25% APY	
HOA ELITE NOW ACCOUNT	0.50% APY	
HOA MONEY MARKET	\$0.01 to less than \$10,000.00	0.36% APY
	\$10,000 to less than \$50,000.00	0.71% APY
	\$50,000 to less than \$90,000.00	0.91% APY
	\$90,000.00 & Above	1.35% APY
BUSINESS MONEY MARKET	\$0.01 to less than \$50,000.00	1.11% APY
	\$50,000 to less than \$100,000.00	1.21% APY
	\$100,000 to less than \$750,000.00	1.25% APY
	\$750,000.00 & Above	1.35% APY
BUSINESS SAVINGS	0.50% APY	
IOTA ACCOUNTS	3.00% APY	
ESCROW SAVINGS	0.05% APY	

CERTIFICATES OF DEPOSIT

Personal & Business

Paradise Choice Term Savings (6-months) 3.50% APY

Personal & Business

Paradise Choice Term Savings (36-months). 1.50% APY

3 MONTHS	3.60% APY
6 MONTHS (<100k)	3.75% APY
6 MONTHS (>100k)	3.85% APY
12 MONTHS (<100k)	3.75% APY
12 MONTHS (>100k)	3.85% APY
18 MONTHS	2.35% APY
24 MONTHS	2.45% APY
36 MONTHS	2.50% APY

INDIVIDUAL RETIREMENT ACCT
Roth IRA 2.75% APY
(In the form of a 12-month CD)

Traditional IRA 2.75% APY
(In the form of a 12-month CD)

MEMBER FDIC



**Effective 1.2.2025
APY Subject to Change**