



ONYX PRODUCT RATES

DEPOSIT ACCOUNTS

ONYX DEPOSIT ACCOUNTS (NOT TIED TO AN EXTERNAL RATE SOURCE) OFFER AN ADDITIONAL 0.25% ABOVE THE POSTED ANNUAL PERCENTAGE RATE.

PRODUCT	APY*	AVERAGE DAILY BALANCE REQUIRED TO OBTAIN APY*
ONYX HIGH INTEREST CHECKING		
ONYX ASPIRE MONEY MARKET		

CERTIFICATE OF DEPOSIT (CD)

ONYX CDS OFFER AN ADDITIONAL 0.10% ABOVE THE POSTED ANNUAL PERCENTAGE RATE.

TERM	APY*	MINIMUM BALANCE
90 DAYS		
6 MONTHS		
12 MONTHS		
24 MONTHS		
36 MONTHS		
48 MONTHS		
60 MONTHS		
CD SPECIAL		

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

ONYX IRAS INCLUDE INVESTMENT CDS THAT OFFER AN ADDITIONAL 0.10% ABOVE THE POSTED ANNUAL PERCENTAGE RATE.

TERM	APY*	MINIMUM BALANCE
12-MONTH CD		
24-MONTH CD		
36-MONTH CD		
48-MONTH CD		
60-MONTH CD		

HEALTH SAVINGS ACCOUNT (HSA)

ONYX HSAS OFFER AN ADDITIONAL 0.10% ABOVE THE POSTED ANNUAL PERCENTAGE RATE.

TIER	APY*
\$0 - \$999	
\$1,000 AND UP	

CONSUMER RATE LOAN

ONYX MEMBERS RECEIVE A 0.25% DISCOUNT ON CONSUMER LOANS. CALL FOR YOUR DISCOUNTED RATE.



ANDOVER
511 N. ANDOVER RD
ANDOVER, KS 67002
316.733.1375

WICHITA
1718 N. WEBB RD
WICHITA, KS 67206
316.219.1600

*ANNUAL PERCENTAGE YIELDS (APYS) QUOTED ARE ACCURATE AS OF [DATE] AND ARE SUBJECT TO CHANGE WITHOUT NOTICE. INTEREST RATES MAY CHANGE AFTER THE ACCOUNT IS OPENED. FEES COULD REDUCE EARNINGS, PENALTIES FOR EARLY WITHDRAWALS.

**TOP-TIER (OVER \$500,000) RATE IS BASED ON 100% OF THE 90-DAY TEASURY BILL RATE AS POSTED ON THE FIRST BUSINESS DAY OF THE MONTH; SECOND-TIER (\$250,000.01-\$500K) RATE IS BASED ON 85%, THIRD-TIER (\$100,000.01-\$250K) RATE IS BASED ON 70%. FOURTH-TIER (UP TO \$100K) IS A FIXED RATE AND CAN CHANGE AT ANY TIME WITHOUT NOTICE.

ADDITIONAL FDIC INSURANCE COVERAGE AVAILABLE FOR 0.15% LESS THAN THE POSTED ONYX RATE.



ONYXBYASB.COM