



# 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