



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		

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 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