Onyx By ASB

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	4.00%	$0 - $10,000
	0.35%	OVER $10,000
ONYX ASPIRE MONEY MARKET	2.00%	UP TO $100,000
	2.80%**	$100,000.01 - $250,000
	3.40%**	$250,000.01 - $500,000
	4.00%**	OVER $500,000

CERTIFICATE OF DEPOSIT (CD)

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

TERM	APY*	MINIMUM BALANCE
90 DAYS	3.10%	$2,500
6 MONTHS	3.60%	$2,500
12 MONTHS	3.80%	$1,000
24 MONTHS	3.35%	$1,000
36 MONTHS	3.10%	$1,000
48 MONTHS	3.10%	$1,000
60 MONTHS	3.10%	$1,000
18 MONTHS	4.00%	$1,000

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	3.80%	$1,000
24-MONTH CD	3.35%	$1,000
36-MONTH CD	3.10%	$1,000
48-MONTH CD	3.10%	$1,000
60-MONTH CD	3.10%	$1,000

HEALTH SAVINGS ACCOUNT (HSA)

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

TIER	APY*
$0 - $999	0.15%
$1,000 AND UP	0.20%

CONSUMER RATE LOAN

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

*ANNUAL PERCENTAGE YIELDS (APYS) QUOTED ARE ACCURATE AS OF 10/22/2026 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 13-WEEK 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.

Member FDIC

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GOASB.COM/ONYX