



## LOANS

- **Commercial**
- **Commercial Real Estate**
- **Consumer**
- **Residential Real Estate**
- **SBA**



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

**(APY = Annual Percentage Yield)**

**PERSONAL**

TREASURE CHECKING	0.75% APY	
SHORELINE (55) SENIOR	0.75% APY	
BIG NOW ACCOUNT	\$0.01 to less than \$500,000.00	0.75% APY
	\$500,000.00 & Above	0.75% APY
MAJESTIC MONEY MARKET	\$0.01 to less than \$50,000.00	2.01% APY
	\$50,000 to less than \$100,000.00	2.11% APY
	\$100,000 to less than \$750,000.00	2.20% APY
	\$750,000.00 & Above	2.25% APY
SAND DOLLAR SAVINGS	1.25% APY	
PARADISE KIDS' SAVINGS	1.25% APY	

**BUSINESS**

NOW BUSINESS CHECKING	0.75% APY	
HOA ELITE NOW ACCOUNT	1.00% APY	
HOA MONEY MARKET	\$0.01 to less than \$10,000.00	1.26% APY
	\$10,000 to less than \$50,000.00	1.61% APY
	\$50,000 to less than \$90,000.00	1.81% APY
	\$90,000.00 & Above	2.25% APY
BUSINESS MONEY MARKET	\$0.01 to less than \$50,000.00	2.01% APY
	\$50,000 to less than \$100,000.00	2.11% APY
	\$100,000 to less than \$750,000.00	2.20% APY
	\$750,000.00 & Above	2.25% APY
BUSINESS SAVINGS	1.25% APY	
IOTA ACCOUNTS	3.40% APY	
ESCROW SAVINGS	0.05% APY	

**CERTIFICATES OF DEPOSIT**

**Personal & Business**

Paradise Choice Term Savings (6-months) 5.00% APY

**Personal & Business**

Paradise Choice Term Savings (36-months). 2.50% APY

3 MONTHS	5.00% APY
6 MONTHS (<100k)	5.00% APY
6 MONTHS (>100k)	5.25% APY
12 MONTHS (<100k)	5.00% APY
12 MONTHS (>100k)	5.25% APY
18 MONTHS	2.85% APY
24 MONTHS	2.95% APY
36 MONTHS	3.00% 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 11.16.2023  
APY Subject to Change**