



## 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 RESERVE 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		
6 MO SPECIAL		
7 MO 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 MONTHS		
24 MONTHS		
36 MONTHS		
48 MONTHS		
60 MONTHS		

### 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 [REDACTED] AND ARE SUBJECT TO CHANGE WITHOUT NOTICE. INTEREST RATES MAY CHANGE AFTER THE ACCOUNT IS OPENED. FEES COULD REDUCE EARNINGS. PENALTIES FOR EARLY WITHDRAWALS.

\*\*RATE FOR BALANCES UP TO \$10,000 IS VARIABLE.

\*\*\*RATE FOR BALANCES OVER \$10,000 IS BASED ON 85% OF THE 90-DAY TREASURY BILL RATE AS POSTED ON THE FIRST BUSINESS DAY OF THE MONTH.

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

ONYXBYASB.COM

