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Online Platform Subscriber User Guide

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Welcome

Thank you for subscribing to our Deposit Rate Report.

This guide is designed to help you get the most value from your subscription by explaining how to access our online platform and navigate the reports and data available to you.

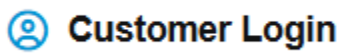
Our goal is to provide accurate, timely, and easy-to-use deposit rate information that supports your organization's deposit pricing, market analysis, and competitive intelligence needs. Data is available for viewing at any time, with weekly updates posted the day after each market's scheduled collection day.

As we continue to enhance the platform, we will periodically release updates, introduce new features, and address any issues that arise. Your feedback is extremely valuable and plays an important role in improving the platform's functionality, usability, and overall performance.

We appreciate the opportunity to serve your organization and thank you for your confidence in BancAnalytics. We look forward to helping you make informed deposit pricing decisions through our enhanced online platform.

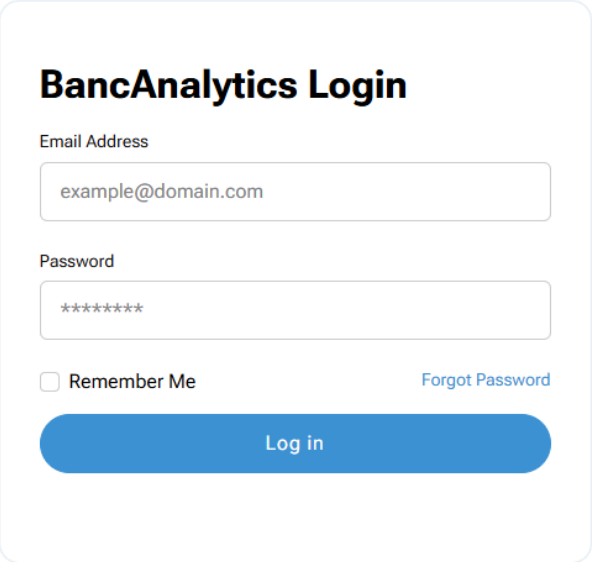
Log In

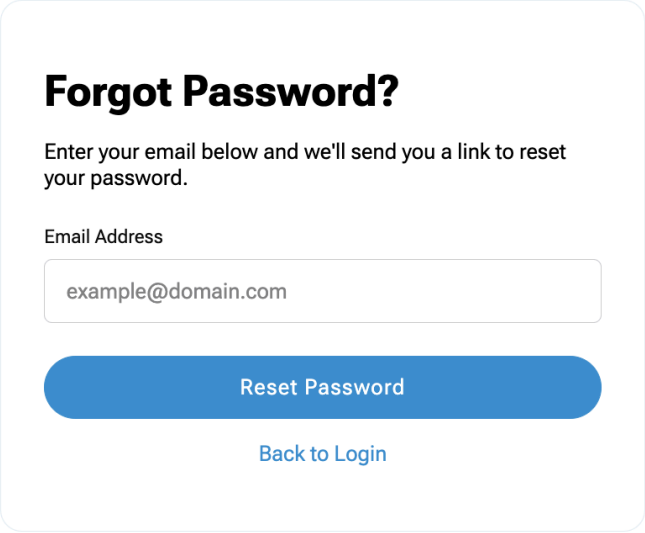
Navigate to **https://bancanalytics.com/**. Click **Customer Login** in the top right-hand corner of the page.



The first time you access the platform, click **Forgot Password** to begin the password setup process. Follow the on-screen instructions to create your password and activate your account.

Once your password has been created, return to the login page and sign in using your email address and new password.





User access is managed through your organization's designated primary contact. If users need to be added, removed, or updated, please have your primary contact reach out to BancAnalytics, and we will be happy to make the necessary changes.

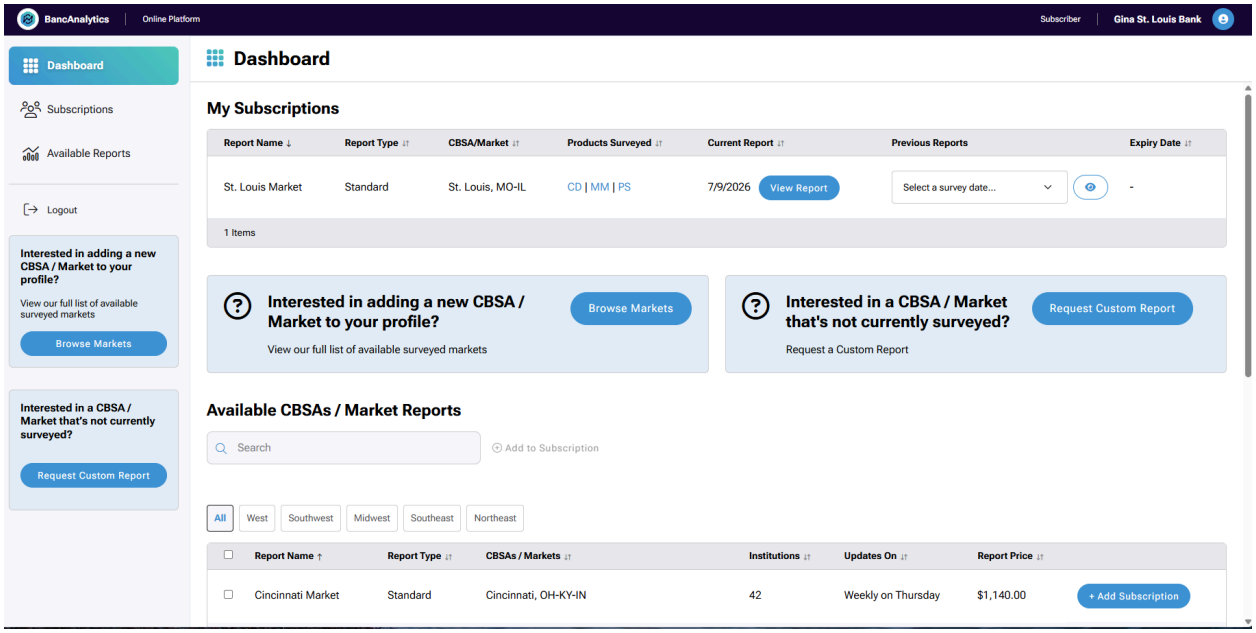
Dashboard

Your subscriptions will load at the top of the page for easy access. The loading process takes a few moments.

Below your subscriptions, you can:

- Browse other markets that we currently survey
- Request a trial for markets that interest you
- Add new subscriptions to expand your coverage

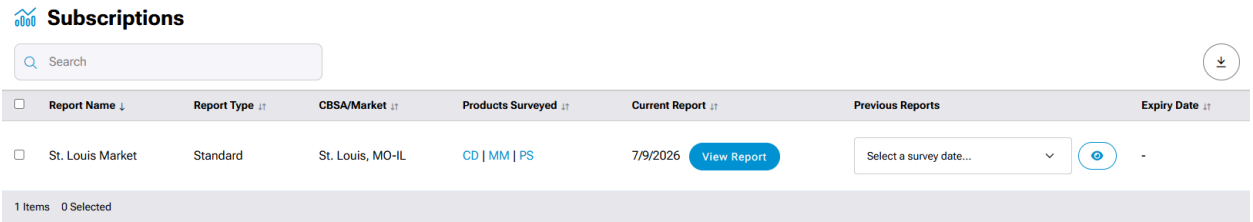
This section makes it easy to discover additional markets and manage your subscription portfolio in one convenient location.



Accessing Reports

There are several ways to access your deposit rate reports:

- Use the quick links to jump directly to the **CD**, **Money Market**, or **Savings** sections of the current week's report
- Click **View Report** to open the current week's report
- Select a report from the **Previous Reports** drop-down menu, then click the **Eye** icon to open the selected historical report



View Report

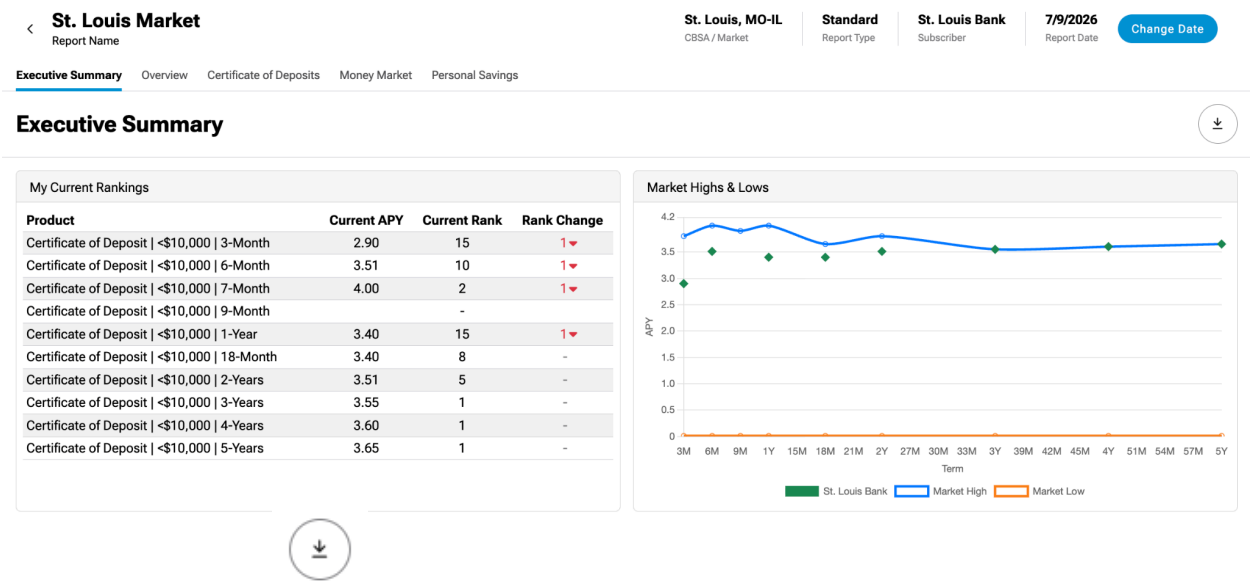
Executive Summary

The first tab contains a summary of the products surveyed in the market, including your institution's current rankings and performance data.

Within this tab, you can:

- View your current rankings for the products we survey in the selected market
- Review graphs that illustrate market trends and competitive positioning
- Download market data and reports using the **Download** button

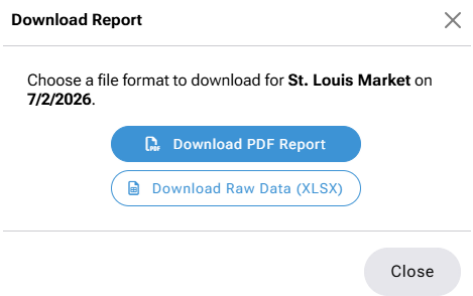
This tab provides a high-level overview of market conditions and your institution's position within the competitive landscape.



Downloading

Use the **Download** button to access the available files for your subscription. Depending on your subscription level, you may be able to download the **PDF Report**, **Raw Data**, or both.

Important: Before downloading the PDF, allow all graphs and data on this page to fully load. Portions of the PDF are generated from the information displayed on this screen. If you click the **Download** button before the page has finished loading, the graphs and other visual elements in the PDF may not render correctly.

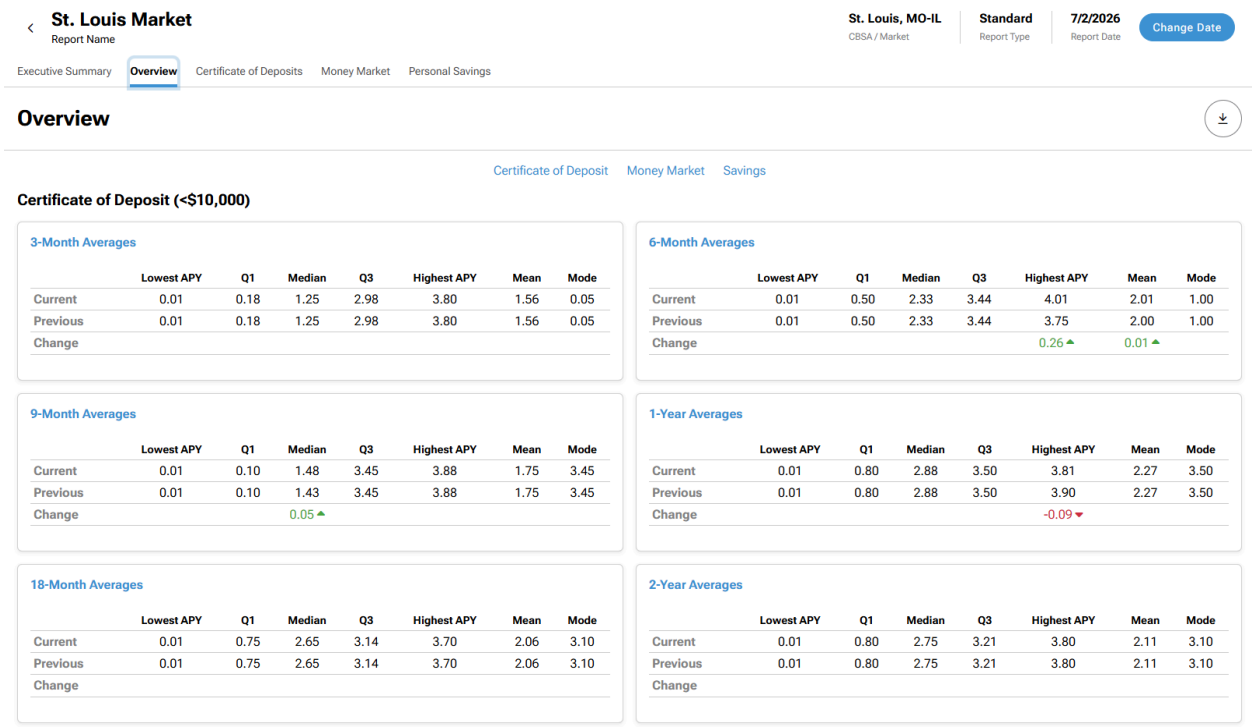


Overview

The Overview tab provides **Summary Statistics** for each deposit product surveyed in the selected market.

Here you can review key market metrics, including averages, medians, minimums, maximums, and other statistical measures that summarize current market conditions and competitive pricing trends.

These same summary statistics are also included at the bottom of each product page in the downloadable PDF report.



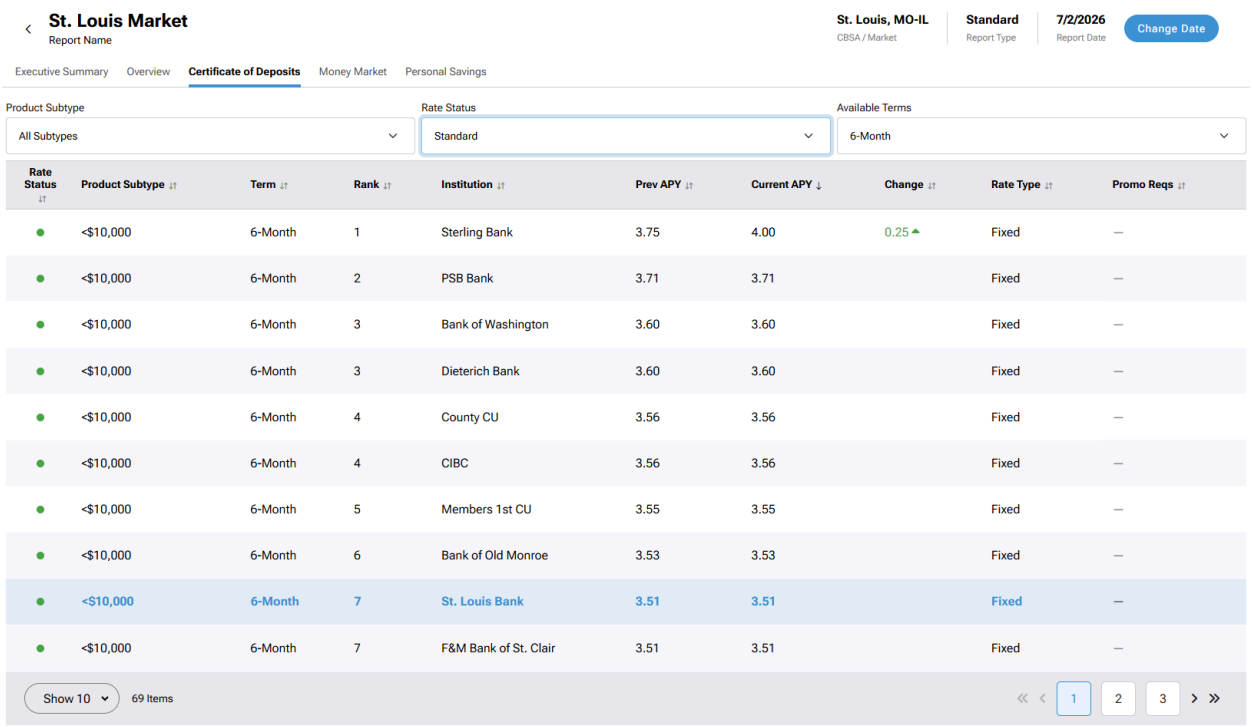
Certificates of Deposit

The third tab allows you to sort and filter the CD data based on your specific needs.

Use the dropdown menus to select the following criteria:

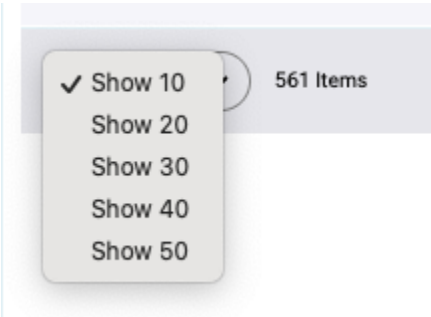
- **Product Subtype** – We currently survey CDs with deposit amounts of less than $10,000
- **Rate Status** – Filter results by All Rate Statuses, Standard, Promotional, or Unavailable rates
- **Available Terms** – Filter CDs by term length using any of the available term options
- **Additional Columns** – You may also sort or filter data using any of the available columns to further refine your results

Filters can be combined to quickly identify specific products and rates within the dataset.



Rate Status	Product Subtype	Term	Rank	Institution	Prev APY	Current APY	Change	Rate Type	Promo Reqs
●	<$10,000	6-Month	1	Sterling Bank	3.75	4.00	0.25 ▲	Fixed	–
●	<$10,000	6-Month	2	PSB Bank	3.71	3.71		Fixed	–
●	<$10,000	6-Month	3	Bank of Washington	3.60	3.60		Fixed	–
●	<$10,000	6-Month	3	Dieterich Bank	3.60	3.60		Fixed	–
●	<$10,000	6-Month	4	County CU	3.56	3.56		Fixed	–
●	<$10,000	6-Month	4	CIBC	3.56	3.56		Fixed	–
●	<$10,000	6-Month	5	Members 1st CU	3.55	3.55		Fixed	–
●	<$10,000	6-Month	6	Bank of Old Monroe	3.53	3.53		Fixed	–
●	<$10,000	6-Month	7	St. Louis Bank	3.51	3.51		Fixed	–
●	<$10,000	6-Month	7	F&M Bank of St. Clair	3.51	3.51		Fixed	–

You can view up to 50 institutions on a single page. Use the page navigation controls to browse through results and locate your institution, which will be highlighted for easy identification.



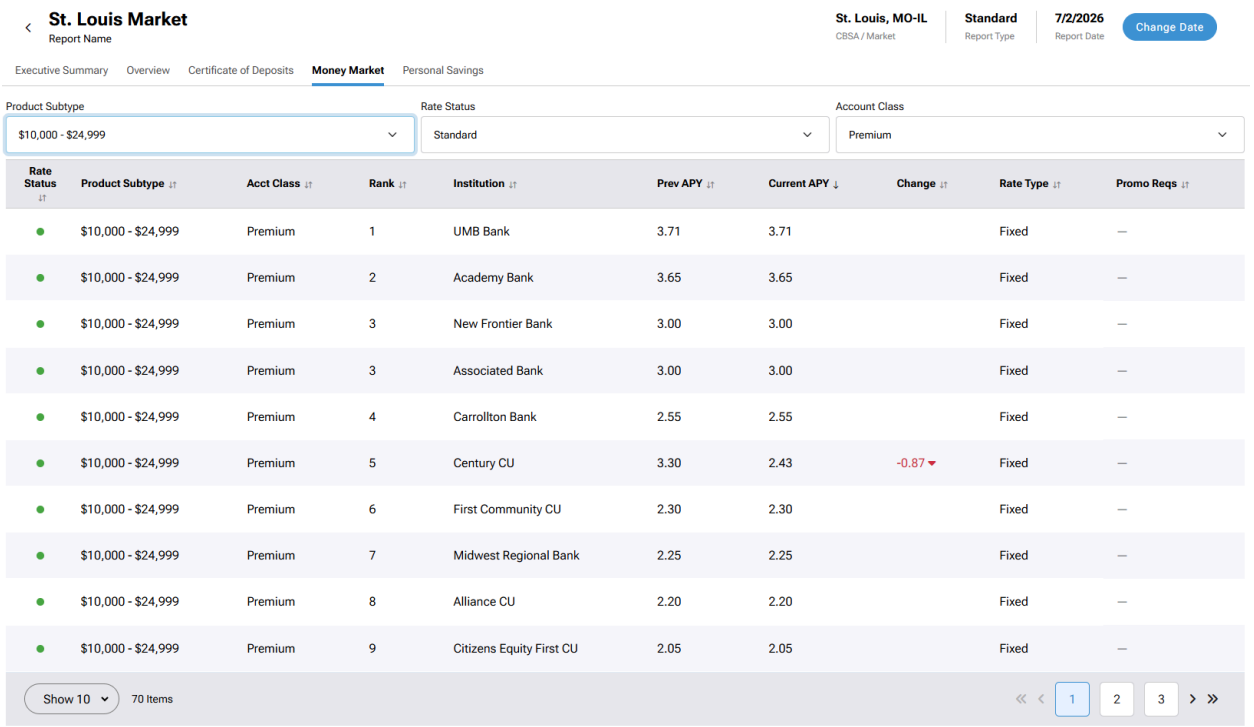
Money Market

The fourth tab allows you to sort and filter Money Market account data.

Use the dropdown menus to select the following criteria:

- **Product Subtype** – Filter by balance tier:
  - $10,000–$24,999
  - $25,000–$49,999
  - $50,000 and above
- **Rate Status** – Filter results by All Rate Statuses, Standard, Promotional, or Unavailable rates
- **Account Class** – Currently, all surveyed Money Market accounts are classified as Premium
- **Additional Columns** – You may also sort or filter data using any of the available columns to further refine your results

Filters may be combined to identify specific account types, balance tiers, and rate offerings within the dataset.



Rate Status	Product Subtype	Acct Class	Rank	Institution	Prev APY	Current APY	Change	Rate Type	Promo Reqs
●	$10,000 - $24,999	Premium	1	UMB Bank	3.71	3.71		Fixed	—
●	$10,000 - $24,999	Premium	2	Academy Bank	3.65	3.65		Fixed	—
●	$10,000 - $24,999	Premium	3	New Frontier Bank	3.00	3.00		Fixed	—
●	$10,000 - $24,999	Premium	3	Associated Bank	3.00	3.00		Fixed	—
●	$10,000 - $24,999	Premium	4	Carrollton Bank	2.55	2.55		Fixed	—
●	$10,000 - $24,999	Premium	5	Century CU	3.30	2.43	-0.87 ▼	Fixed	—
●	$10,000 - $24,999	Premium	6	First Community CU	2.30	2.30		Fixed	—
●	$10,000 - $24,999	Premium	7	Midwest Regional Bank	2.25	2.25		Fixed	—
●	$10,000 - $24,999	Premium	8	Alliance CU	2.20	2.20		Fixed	—
●	$10,000 - $24,999	Premium	9	Citizens Equity First CU	2.05	2.05		Fixed	—

Savings

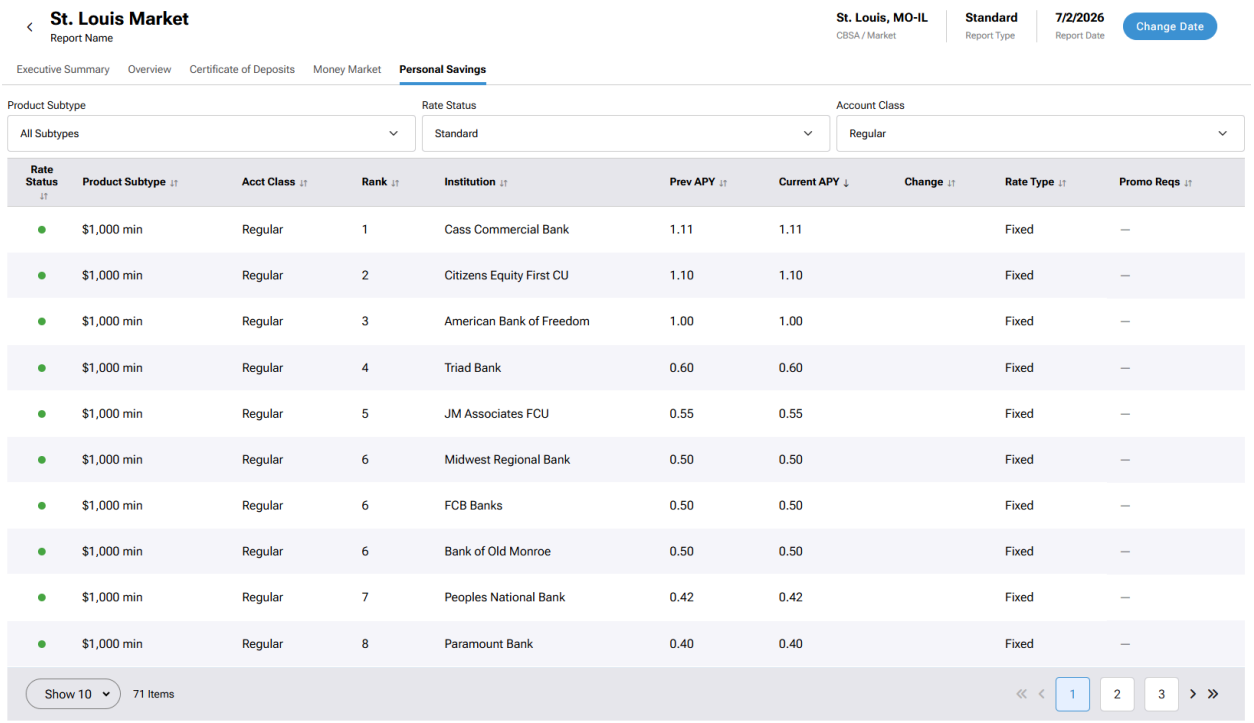
The fifth tab allows you to sort and filter Savings account data.

Use the dropdown menus to select the following criteria:

- **Product Subtype** – We currently survey Savings accounts with a $1,000 minimum balance requirement
- **Rate Status** – Filter results by All Rate Statuses, Standard, Promotional, or Unavailable rates
- **Account Class*** – Filter results by Regular or Premium account classifications.
- **Additional Columns** – You may also sort or filter data using any of the available columns to further refine your results

Filters can be combined to quickly identify specific Savings account products and rates within the dataset.

* We are currently working to distinguish between Regular and Premium savings account offerings across institutions in your market.



Rate Status	Product Subtype	Acct Class	Rank	Institution	Prev APY	Current APY	Change	Rate Type	Promo Reqs
●	$1,000 min	Regular	1	Cass Commercial Bank	1.11	1.11		Fixed	—
●	$1,000 min	Regular	2	Citizens Equity First CU	1.10	1.10		Fixed	—
●	$1,000 min	Regular	3	American Bank of Freedom	1.00	1.00		Fixed	—
●	$1,000 min	Regular	4	Triad Bank	0.60	0.60		Fixed	—
●	$1,000 min	Regular	5	JM Associates FCU	0.55	0.55		Fixed	—
●	$1,000 min	Regular	6	Midwest Regional Bank	0.50	0.50		Fixed	—
●	$1,000 min	Regular	6	FCB Banks	0.50	0.50		Fixed	—
●	$1,000 min	Regular	6	Bank of Old Monroe	0.50	0.50		Fixed	—
●	$1,000 min	Regular	7	Peoples National Bank	0.42	0.42		Fixed	—
●	$1,000 min	Regular	8	Paramount Bank	0.40	0.40		Fixed	—

Conclusion

Thank you for choosing BancAnalytics' Deposit Rate Service.

We sincerely appreciate your trust in us and the opportunity to serve your organization. Your feedback is invaluable as we continue to enhance and expand the platform, and we always welcome your suggestions.

If you ever have questions or need assistance, please don't hesitate to reach out. Our team is always happy to help.

Thank you for being a valued subscriber. We look forward to continuing to provide you with the reliable market intelligence and exceptional service you can count on.

We check the rates. You make the moves!

Terms and Conditions for BancAnalytics Online Subscriber Platform Use

1. Acceptance of Terms By accessing and using the BancAnalytics online customer portal ("Portal") for the delivery of our Deposit Yield Report ("Report"), you agree to comply with these terms and conditions. If you do not agree, you may not use the Portal.

2. Subscription and Payment 2.1 The subscription to the Portal is invoiced for 12 months and must be paid in advance. 2.2 Failure to remit payment within the specified timeframe on the invoice may result in suspension or termination of access to the Portal. 2.3 All fees are non-refundable once payment has been received.

3. Access Credentials 3.1 Access to the Portal is restricted to authorized users with valid usernames and passwords. 3.2 Sharing of usernames, passwords, or other access credentials with unauthorized individuals or entities is strictly prohibited and may result in immediate termination of access without refund. 3.3 You are responsible for maintaining the confidentiality of your access credentials and for any activity that occurs under your account.

4. Use of Content 4.1 The Report and all content accessible through the Portal are provided exclusively for your internal business purposes. 4.2 Redistribution, reproduction, public sharing, or providing access to the Report or any portion thereof to non-subscribers is prohibited without the prior written consent of BancAnalytics.

5. Portal Availability 5.1 BancAnalytics will endeavor to maintain consistent availability of the Portal, but does not guarantee uninterrupted or error-free access. 5.2 BancAnalytics reserves the right to conduct maintenance, updates, or other activities that may temporarily disrupt access to the Portal.

6. Data Security 6.1 BancAnalytics employs reasonable measures to safeguard user data but cannot guarantee absolute security. 6.2 You acknowledge and accept the inherent risks associated with transmitting information over the Internet.

7. Intellectual Property All content, materials, and intellectual property accessible through the Portal, including but not limited to the Report, remain the exclusive property of BancAnalytics. No license or rights are granted beyond what is explicitly stated in these terms.

8. Termination of Access 8.1 BancAnalytics reserves the right to terminate your access to the Portal for violations of these terms, non-payment of fees, or other justifiable reasons at its discretion. 8.2 In the event of termination, any remaining subscription period will be forfeited without refund.

9. Limitation of Liability BancAnalytics shall not be held liable for any direct, indirect, incidental, or consequential damages arising from your use or inability to use the Portal, even if BancAnalytics has been advised of the possibility of such damages.

10. Changes to Terms BancAnalytics reserves the right to modify these terms and conditions at any time. Updated terms will be communicated via the Portal. Continued use of the Portal constitutes acceptance of the modified terms.

11. Governing Law These terms and conditions shall be governed by and construed in accordance with the laws of the jurisdiction in the state of Missouri.