

**CLIMATE
FIRST BANK**

Member
FDIC



MIRROR LAKE

Bank like tomorrow depends on it.

Personal and commercial banking services focused on environmental sustainability and doing good.

Join Today!

Construction, Bridge and Lot loans, Physician Mortgages, and More!

Personal Loan Offerings¹

Mortgages and loans at some of the lowest rates in the nation.

- Construction-to-permanent loan
- Land loans
- Electric or Hybrid Auto Loans
- Physician Mortgages
- Renovation loans
- Bridge loans for construction

Personal Deposit Accounts

Access to mobile banking app, mobile deposits, budget tools, e-statements, and competitive rates!

- 3.76% APY² Impact Checking
- 4.21% APY³ Savings
- Youth Savings
- Pride Checking
- Flex CDs
- And more!

Preferred Lender:

Dale Thompson, VP | Residential Lending

NMLS #836235 | (321) 261-6131 | Dale.Thompson@climatefirstbank.com | 1150 S Orlando Ave, Winter Park, FL 32789

(1) Climate First Bank NMLS #2169275. All loans subject to credit approval. Restrictions apply.

(2) A recurring monthly direct deposit* of \$500 or more must be set up within 90 days of account opening to earn the published interest rate. Failure to set up a recurring monthly direct deposit of \$500 or more within 90 days of account opening, will cause the account to revert to a non-interest earning account. The interest rate is 3.69% with an annual percentage yield (APY) of 3.76%, accurate as of 11-19-2025 and subject to change. A minimum opening deposit of \$50.00 is required. E-statements are provided at no charge, and paper statements are available for a \$5.00 monthly fee. Only one Impact Checking Account is permitted per customer. **New Money Only *Direct deposit is defined as an automated deposit from an employer or government agency; transfers initiated by individuals or payment providers (e.g. PayPal) are not eligible.

**New money* means funds not previously held at Climate First Bank.

(3) The interest rate is 4.12% with an annual percentage yield (APY) of 4.21%, accurate as of 11-19-2025 and subject to change. A minimum opening deposit of \$50.00 is required. E-statements are provided at no charge, and paper statements are available for a \$5.00 monthly fee. No minimum balance required to earn interest. Fees may reduce earnings.