



# Smarter Than Your Average Savings Account

**Savings sitting still? Put your money to work with smarter options from Horizon, like a Money Market Account with up to 3.25% APY\* or a CD with 3.75% APY\*\* for secure, guaranteed returns.**

up to

**3.25%** APY\*

**Money Market Account**

5-Month CD

**3.75%** APY\*\*

Minimum of \$10,000  
Not Currently on Deposit

MEMBER  
FDIC

[HorizonBank.com/SmartSavings](https://HorizonBank.com/SmartSavings)

\*Annual Percentage Yield (APY) is accurate as of December 1, 2025. \$50,000 minimum balance required to receive the 3.25% APY. The Money Market APY will be paid on the entire balance in your account. Interest is earned on balances \$20,000 and over and must be opened with money not currently on deposit at Horizon Bank. \$20,000 - \$49,999.99 - earn 1.00% APY. \$50,000 - \$499,999.99 - earn 3.25% APY. \$500,000 or greater - earn 3.00% APY. Fees may reduce earnings on account. \$25 minimum balance required to open account. Personal accounts only, no public, business, or brokered funds for this offer. Limited time offer. Rates are subject to change without notice.

\*\*Annual Percentage Yield (APY) accurate as of December 1, 2025. A minimum balance of \$10,000 is required to open each certificate with money not currently on deposit at Horizon Bank. Penalty for early withdrawal. A 5-month CD automatically renews to a 6-month fixed-rate CD. Subject to change without notice.