

Commercial Products Rate Sheet

Rate Effective as of 03/25/2026

| | Minimum to open | Interest Rate | Annual Percentage Yield (APY) |
|--|-----------------|---------------|-------------------------------|
| Community Checking | \$0.00 | | |
| \$0.00 to \$49,999.99 | | 0.010% | 0.01% |
| \$50,000.00 to \$249,999.99 | | 0.500% | 0.50% |
| \$250,000.00 to \$499,999.99 | | 1.000% | 1.00% |
| \$500,000.00 and above | | 1.190% | 1.20% |
| Municipal & Parish Checking | \$100.00 | | |
| \$1,000.00 to \$9,999.99 | | 0.010% | 0.01% |
| \$10,000.00 to \$99,999.99 | | 0.500% | 0.50% |
| \$100,000.00 to \$249,999.99 | | 0.500% | 0.50% |
| \$250,000.00 and above | | 0.500% | 0.50% |
| Non-Profit & IBRETA Checking | \$0.00 | | |
| \$1,000.00 and above | | 0.350% | 0.35% |
| IOLTA | \$0.00 | | |
| \$0.00 to \$49,999.99 | | 0.350% | 0.35% |
| \$50,000.00 to \$249,999.99 | | 1.690% | 1.70% |
| \$250,000.00 to \$499,999.99 | | 1.790% | 1.80% |
| \$500,000.00 to \$999,999.99 | | 1.930% | 1.95% |
| \$1,000,000.00 and above | | 2.370% | 2.40% |
| FL IOTA Checking | \$0.00 | 2.970% | 3.00% |
| Earnings Credit on Corporate Checking | | 0.600% | 0.60% |
| Business Money Market* | \$1,000.00 | | |
| \$1,000.00 to \$9,999.99 | | 0.010% | 0.01% |
| \$10,000.00 to \$24,999.99 | | 0.100% | 0.10% |
| \$25,000.00 and above | | 0.200% | 0.20% |
| Commercial Platinum Plus* | \$1,000.00 | | |
| \$1,000.00 to \$49,999.99 | | 0.010% | 0.01% |
| \$50,000.00 to \$249,999.99 | | 1.690% | 1.70% |
| \$250,000.00 to \$499,999.99 | | 1.790% | 1.80% |
| \$500,000.00 to \$999,999.99 | | 1.930% | 1.95% |
| \$1,000,000.00 and above | | 2.370% | 2.40% |
| Business Savings* | \$1,000.00 | | |
| \$1,000.00 to \$9,999.99 | | 0.100% | 0.10% |
| \$10,000.00 and above | | 0.150% | 0.15% |
| Employer IRA Savings* | \$1,000.00 | 0.100% | 0.10% |

The Annual Percentage Yield (APY) and Interest Rate are variable, and may change at any time after you open your account at the discretion of Nicolet National Bank. Fees may reduce earnings and APY. We use the daily balance method to calculate the interest earned on your account. The daily balance method applies a daily periodic rate to the account balance each day. The disclosed APY assumes that interest will remain on deposit. The APY is defined as a percentage rate reflecting the annualized interest paid on an account based upon the indicated frequency of compounding for a 365/366 day period. *For Money Market and Savings Account interest is compounded and credited monthly.

Effective as of March 25th, 2026

Certificate of Deposit (CDs) Commercial (Business) Interest Rate Sheet

Certificates of Deposit

Minimum of \$2500.00 to open.

Relationship is defined as an Operating Business Checking Account.

| Term | Relationship* | | Non-Relationship* | |
|-----------------|---------------|-------------------------------|-------------------|-------------------------------|
| | Interest Rate | Annual Percentage Yield (APY) | Interest Rate | Annual Percentage Yield (APY) |
| 3 Month | 3.020% | 3.05% | 2.720% | 2.75% |
| 6 Month | 3.450% | 3.50% | 3.160% | 3.20% |
| 9 Month | 3.450% | 3.50% | 3.160% | 3.20% |
| 12 Month | 3.750% | 3.80% | 3.450% | 3.50% |
| 15 Month | 3.550% | 3.60% | 3.260% | 3.30% |
| 18 Month | 3.550% | 3.60% | 3.260% | 3.30% |
| 24 Month | 3.550% | 3.60% | 3.260% | 3.30% |
| 36 Month | 3.550% | 3.60% | 3.060% | 3.10% |
| 48 Month | 3.550% | 3.60% | 3.060% | 3.10% |
| 60 Month | 3.700% | 3.75% | 3.210% | 3.25% |

*The disclosed APY (Annual Percentage Yield) assumes that Interest will remain on deposit. The APY is defined as a percentage rate reflecting the annualized interest paid on an account based upon the indicated frequency of compounding for a 365/366 day period. Fees for early withdrawals will reduce earnings. CDs are subject to penalty for early withdrawal: 6 months interest if maturity is 24 months or less; 12 months interest if maturity is more than 24 months. Interest is compounded quarterly. Interest is credited to your account quarterly. Interest is calculated using the daily balance method. Interest Rate and APY may change at our discretion.