The Piney Creek Savings account is a variable rate account; the interest rate and annual percentage yield* (APY) may change after account opening. The minimum deposit to open a Piney Creek Savings account and obtain the stated APY of 3.74% is \$2,500. A service charge will be assessed every statement cycle that the balance in the account falls below the minimum balance any day of the statement cycle. A paper statement fee of \$3 will be charged for each month that a paper statement is produced and mailed to you. The APY is accurate as of September 8, 2023. Fees may reduce account earnings.