

Ciera Bank
Deposit Account Rate Sheet
Interest Rates and APYs are accurate as of:
September 9, 2024

	TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM DEPOSIT REQUIRED TO OPEN ACCOUNT	MINIMUM BALANCE REQUIRED TO OBTAIN APY	COMPOUNDED	CREDITED
CERTIFICATES OF DEPOSIT	90 Day	5.05%	5.15%	\$1,000.00	\$1,000.00	None	At Maturity
	180 Day	5.13%	5.20%	\$1,000.00	\$1,000.00	None	At Maturity
	180 Day EZ Saver	5.13%	5.20%	\$50.00	\$50.00	None	At Maturity
	12 Month	4.67%	4.75%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	12 Month EZ Saver	4.67%	4.75%	\$50.00	\$50.00	Quarterly	Quarterly
	18 Month	4.43%	4.50%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	24 Month	4.33%	4.40%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	36 Month	3.89%	3.95%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	48 Month	3.70%	3.75%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	60 Month	3.50%	3.55%	\$1,000.00	\$1,000.00	Quarterly	Quarterly
Intrafi CDARS	13 Weeks	4.90%	5.02%	\$10,000.00	\$10,000.00	Daily	At Maturity
	26 Weeks	4.98%	5.11%	\$10,000.00	\$10,000.00	Daily	At Maturity
	52 Weeks	4.52%	4.62%	\$10,000.00	\$10,000.00	Daily	At Maturity
	2 Years	4.18%	4.27%	\$10,000.00	\$10,000.00	Daily	At Maturity
	3 Years	3.74%	3.81%	\$10,000.00	\$10,000.00	Daily	At Maturity
IRAS	180 Day	4.79%	4.85%	\$100.00	\$100.00	None	At Maturity
	12 Month	4.33%	4.40%	\$100.00	\$100.00	Quarterly	Quarterly
	24 Month	3.99%	4.05%	\$100.00	\$100.00	Quarterly	Quarterly
	36 Month	3.55%	3.60%	\$100.00	\$100.00	Quarterly	Quarterly
	48 Month	3.36%	3.40%	\$100.00	\$100.00	Quarterly	Quarterly
	60 Month	3.16%	3.20%	\$100.00	\$100.00	Quarterly	Quarterly
VARIABLE RATE ACCOUNTS	Savings Account	1.98%	2.00%	\$100.00	\$0 - \$49,999.99	Daily	Monthly
		2.96%	3.00%	\$100.00	\$50,000.00 +		
	Health Savings Account (HSA Account)	1.98%	2.00%	\$100.00	\$0 - 9,999.99	Daily	Monthly
		2.96%	3.00%	\$100.00	\$10,000.00 +		
	Money Market Account	1.98%	2.00%	\$1,000.00	\$0 - 9,999.99	Daily	Monthly
		2.96%	3.00%	\$1,000.00	\$10,000.00 +		
	Money Market Savings Account	1.98%	2.00%	\$2,500.00	\$0 - 9,999.99	Daily	Monthly
		2.47%	2.50%	\$2,500.00	\$10,000.00 - \$49,999.99		
		2.96%	3.00%	\$2,500.00	\$50,000.00 - \$99,999.99		
		3.44%	3.50%	\$2,500.00	\$100,000.00 - 249,999.99		
3.93%		4.00%	\$2,500.00	\$250,000.00-\$499,999.99			
4.41%		4.50%	\$2,500.00	\$500,000.00-\$999,999.99			
4.41%	4.50%	\$2,500.00	\$1,000,000.00 +				
Commercial Platinum	0.50%	0.50%	\$25,000.00	\$25000.00-74999.99	Daily	Monthly	
	0.75%	0.75%	\$25,000.00	\$75000.00- +			
Intrafi ICS	Demand Deposit Account	1.83%	1.85%	\$0.00	\$0 - 9,999.99	Daily	Monthly
	Money Market Deposit Account	2.32%	2.34%		\$10,000.00 - \$49,999.99		
		2.81%	2.85%		\$50,000.00 - \$99,999.99		
		3.29%	3.34%		\$100,000.00 - 249,999.99		
		3.78%	3.85%		\$250,000.00-\$499,999.99		
		4.26%	4.34%		\$500,000.00-\$999,999.99		
4.26%	4.34%		\$1,000,000.00 +				

For All Accounts:

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue on the business day you deposit cash or non cash items (for example, checks).
- If you close your account before interest is credited, you will receive the accrued interest, subject to any early withdrawal penalties applied.
- Fees could reduce the earnings on the account.

For Certificates of Deposit and IRAs (Including Intrafi CDARS):

- A penalty may be imposed for early withdrawal.

For Variable Rate Accounts (Including Intrafi ICS):

- Your interest rate and APY may change. At our discretion, we may change the interest rate on your account at any time.
- There is no limit on the amount the rate or APY may change.
- There may be a limit on the number and type of transactions allowed.

MEMBER FDIC

Last rate revision 05/01/2024