



CUSB Bank DEPOSIT RATE SHEET

Rates accurate as of 1/16/2025

CHECKING

Optimum Return ^		
Balance of	APY	Interest Rate
\$500,000 +	2.17%	2.15%
\$125,000 to \$499,999.99	2.02%	2.00%
\$75,000 to \$124,999.99	1.81%	1.80%
\$50,000 to \$74,999.99	1.61%	1.60%
\$25,000 to \$49,999.99	1.51%	1.50%
\$2,500 to \$24,999.99	1.36%	1.35%

High Interest Checking ^		
Balance of	APY	Interest Rate
\$1,500 +	0.25%	0.25%
\$0.00-\$1,499.99*	0.05%	0.05%

50+ Checking ^		
Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

Direct Free Checking^		
Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

Simply Free Checking		
No minimum balance*, non-interest bearing		

BUSINESS CHECKING

Business Interest Checking^		
Balance of	APY	Interest Rate
No minimum balance*	0.25%	0.25%

Commercial and Simply Free Business Checking		
No minimum balance*, non-interest bearing		

SAVINGS

Savings^		
Balance of	APY	Interest Rate
No minimum balance*	0.20%	0.20%

Christmas Club Savings^		
Balance of	APY	Interest Rate
No minimum balance*	0.20%	0.20%

HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA)^		
Minimum Deposit	APY	Interest Rate
No minimum balance*	1.76%	1.75%

CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	1.51%	1.50%
182 Days**	\$1,000.00	4.33%	4.28%
12 Months**	\$1,000.00	4.20%	4.16%
60 Months**	\$5,000.00	2.01%	2.00%

Exchange Rate CD^			
Option to change interest rate once during CD term			
Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	2.31%	2.30%
30 Months**	\$1,000.00	3.33%	3.30%
36 Months**	\$1,000.00	3.02%	3.00%
60 Months**	\$5,000.00	1.91%	1.90%

Build Your Own CD^			
Add to... Withdraw From... Exchange Rate			
Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	2.06%	2.05%

Special Term CD			
Term	Minimum Deposit	APY	Interest Rate
25 Months**	\$2,500.00	3.85%	3.81%

IRA CERTIFICATES

Fixed Rate IRA**			
Choose from 18, 30, 36, or 60 month Certificate of Deposit			

Variable Rate IRA^			
Term	Minimum Deposit	APY	Interest Rate
N/A	\$100.00	1.76%	1.75%

APY - Annual Percentage Yield

Fees could reduce earnings on accounts.

^Rates may change after account is opened.

*\$25 minimum deposit to open.

**Substantial penalty for early withdrawal.

