

Rates accurate as of 9/26/2024

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%

No minimum balance\*, non-interest bearing

BUSINESS CHECKING			
Business Interest Checking	5^		
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%	

## 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.

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	1.51%	1.50%
182 Days**	\$1,000.00	4.60%	4.55%
12 Months**	\$1,000.00	4.45%	4.40%
60 Months**	\$5,000.00	2.01%	2.00%
Exchange Rate CD^			
Option to change int	erest rate once during CD t	erm	
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^	<b>L</b>		
Add to Withdraw F	rom 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	3.90%	3.86%

## **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%



CUSB Bank 800-397-9964