

BANK OF ST. ELIZABETH

CURRENT RATE SHEET

Effective as of May 10, 2021

CERTIFICATE OF DEPOSIT ACCOUNTS	REQUIRED MINIMUM BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD		INTEREST PAID
6 MONTH	\$1,000.00	0.30	0.30		AT MATURITY
12 MONTH	\$1,000.00	0.35	0.35		SEMIANNUALLY
18 MONTH	\$1,000.00	0.40	0.40		SEMIANNUALLY
24 MONTH	\$1,000.00	0.45	0.45		SEMIANNUALLY
30 MONTH	\$1,000.00	0.50	0.50		SEMIANNUALLY
36 MONTH	\$1,000.00	0.60	0.60		SEMIANNUALLY
48 MONTH	\$1,000.00	0.65	0.65		SEMIANNUALLY
60 MONTH	\$1,000.00	0.80	0.80		SEMIANNUALLY

All certificate of deposit accounts are automatically renewed at maturity, a grace period will be granted for a total of ten calendar days.

OTHER DEPOSIT ACCOUNTS	REQUIRED MINIMUM BALANCE	BALANCE RANGES		INTEREST RATE	APY	INTEREST PAID
SAVINGS ACCOUNTS*	NONE	\$0.00	ANY	0.15	0.15	JUNE 30 DEC 31
PAYU KIDS SAVINGS ACCOUNT**	NONE	\$0.00	\$1,000.00	4.00	4.04	JUNE 30 DEC 31
		\$1,000.01	\$99,999,999.99	0.15	0.15	
HEALTH SAVINGS ACCOUNTS	NONE	\$0.00	ANY	0.20	0.20	MONTHLY
IRA,SEP, SIMPLE, ROTH ACCOUNTS	NONE	\$0.00	\$99,999.99	0.40	0.40	JUNE 30 DEC 31
		\$100,000.00	\$99,999,999.99	0.60	0.60	
MONEY MARKET DEPOSIT ACCOUNT*	\$2,500.00	\$2,500.00	\$24,999.99	0.15	0.15	MONTHLY
		\$25,000.00	\$49,999.99	0.30	0.30	
		\$50,000.00	\$99,999.99	0.40	0.40	
		\$100,000.00	\$99,999,999.99	0.50	0.50	
SUPER NOW ACCOUNT	\$2,500.00	\$2,500.00	\$24,999.99	0.10	0.10	MONTHLY
		\$25,000.00	\$49,999.99	0.15	0.15	
		\$50,000.00	\$99,999.99	0.15	0.15	
		100,000.00	\$99,999,999.99	0.20	0.20	
PAYU INTEREST**	NONE	\$0.00	\$10,000.00	2.00	2.00	MONTHLY
		\$10,000.00	\$99,999,999.99	0.15	0.15	
PAYU CASH BACK** (3% on purchases, \$9 max/stmt cycle)	NONE	\$0.00	ANY	0.00	0.00	MONTHLY
PAYU SAVINGS**	NONE	\$0.00	\$25,000.00	0.75	0.75	MONTHLY
		\$25,000.00	\$99,999,999.99	0.15	0.15	MONTHLY

* There will be a transaction limit of six withdrawals per statement cycle.

** Contact us for the qualifications to obtain the stated Interest Rate/APY, if qualifications are not met a different rate will be applied.

Annual Percentage Yield (APY) is effective as of the publication date and are subject to change at any time. Fees could reduce earnings. Limited to personal accounts only.

We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year, which will be accrued upon the first business day deposit. You must maintain the minimum balance in the account each day to obtain the disclosed annual percentage yield. Variable rate accounts may change after opening.

Penalties exist for withdrawal prior to the maturity date.

Please contact us for additional information about applicable fees and terms.



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