

Ciera Bank
Deposit Account Rate Sheet
Interest Rates and APYs are accurate as of:
March 18, 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	5.23%	5.30%	\$1,000.00	\$1,000.00	None	At Maturity
	180 Day EZ Saver	5.23%	5.30%	\$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	4.18%	4.25%	\$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
IRAS	180 Day	4.84%	4.90%	\$100.00	\$100.00	None	At Maturity
	12 Month	4.28%	4.35%	\$100.00	\$100.00	Quarterly	Quarterly
	24 Month	3.80%	3.85%	\$100.00	\$100.00	Quarterly	Quarterly
	36 Month	3.50%	3.55%	\$100.00	\$100.00	Quarterly	Quarterly
	48 Month	3.31%	3.35%	\$100.00	\$100.00	Quarterly	Quarterly
	60 Month	3.11%	3.15%	\$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	1.98%	2.00%	\$1,000.00	\$0 - 9,999.99	Daily	Monthly
	Checking Account	2.96%	3.00%	\$1,000.00	\$10,000.00 +		
	Money Market	1.98%	2.00%	\$2,500.00	\$0 - 9,999.99	Daily	Monthly
	Savings Account	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 +		

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:

- A penalty may be imposed for early withdrawal.

For Variable Rate Accounts:

- 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 02.13..2024