

**Ciera Bank**  
**Deposit Account Rate Sheet**  
**Interest Rates and APYs are accurate as of:**  
**March 17, 2025**

	TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM DEPOSIT REQUIRED TO OPEN ACCOUNT	MINIMUM BALANCE REQUIRED TO OBTAIN APY	COMPOUNDED	CREDITED
<b>CERTIFICATES OF DEPOSIT</b>	90 Day	4.23%	<b>4.30%</b>	\$1,000.00	\$1,000.00	None	At Maturity
	180 Day	4.21%	<b>4.25%</b>	\$1,000.00	\$1,000.00	None	At Maturity
	180 Day EZ Saver	4.21%	<b>4.25%</b>	\$50.00	\$50.00	None	At Maturity
	12 Month	4.14%	<b>4.20%</b>	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	12 Month EZ Saver	4.14%	<b>4.20%</b>	\$50.00	\$50.00	Quarterly	Quarterly
	18 Month	4.09%	<b>4.15%</b>	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	24 Month	4.04%	<b>4.10%</b>	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	36 Month	3.99%	<b>4.05%</b>	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	48 Month	3.55%	<b>3.60%</b>	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	60 Month	3.65%	<b>3.70%</b>	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>Intrafi CDARS</b>	13 Weeks	4.07%	<b>4.15%</b>	\$10,000.00	\$10,000.00	Daily	At Maturity
	26 Weeks	4.02%	<b>4.10%</b>	\$10,000.00	\$10,000.00	Daily	At Maturity
	52 Weeks	3.97%	<b>4.05%</b>	\$10,000.00	\$10,000.00	Daily	At Maturity
	2 Years	3.87%	<b>3.95%</b>	\$10,000.00	\$10,000.00	Daily	At Maturity
	3 Years	3.83%	<b>3.90%</b>	\$10,000.00	\$10,000.00	Daily	At Maturity
<b>IRAs</b>	180 Day	3.86%	<b>3.90%</b>	\$100.00	\$100.00	None	At Maturity
	12 Month	3.80%	<b>3.85%</b>	\$100.00	\$100.00	Quarterly	Quarterly
	18 Month	3.75%	<b>3.80%</b>	\$100.00	\$100.00	Quarterly	Quarterly
	24 Month	3.70%	<b>3.75%</b>	\$100.00	\$100.00	Quarterly	Quarterly
	36 Month	3.65%	<b>3.70%</b>	\$100.00	\$100.00	Quarterly	Quarterly
	48 Month	3.21%	<b>3.25%</b>	\$100.00	\$100.00	Quarterly	Quarterly
	60 Month	3.31%	<b>3.35%</b>	\$100.00	\$100.00	Quarterly	Quarterly
<b>VARIABLE RATE ACCOUNTS</b>	Savings Account	1.34%	<b>1.35%</b>	\$100.00	\$0 - \$49,999.99	Daily	Monthly
		1.93%	<b>1.95%</b>	\$100.00	\$50,000.00 +		
	Health Savings Account (HSA Account)	1.34%	<b>1.35%</b>	\$100.00	\$0 - 9,999.99	Daily	Monthly
		1.93%	<b>1.95%</b>	\$100.00	\$10,000.00 +		
	Money Market Account	1.34%	<b>1.35%</b>	\$1,000.00	\$0 - 9,999.99	Daily	Monthly
		1.93%	<b>1.95%</b>	\$1,000.00	\$10,000.00 +		
	Money Market Savings Account	1.34%	<b>1.35%</b>	\$2,500.00	\$0 - 9,999.99	Daily	Monthly
		1.83%	<b>1.85%</b>	\$2,500.00	\$10,000.00 - \$49,999.99		
		2.33%	<b>2.35%</b>	\$2,500.00	\$50,000.00 - \$99,999.99		
		2.81%	<b>2.85%</b>	\$2,500.00	\$100,000.00 - 249,999.99		
		3.30%	<b>3.35%</b>	\$2,500.00	\$250,000.00-\$499,999.99		
		3.78%	<b>3.85%</b>	\$2,500.00	\$500,000.00-\$999,999.99		
	3.78%	<b>3.85%</b>	\$2,500.00	\$1,000,000.00 +			
Commercial Platinum	0.25%	<b>0.25%</b>	\$25,000.00	\$25000.00-74999.99	Daily	Monthly	
	0.40%	<b>0.40%</b>	\$25,000.00	\$75000.00- +			
<b>Intrafi ICS</b>	Demand Deposit Account	1.19%	<b>1.20%</b>	\$0.00	\$0 - 9,999.99	Daily	Monthly
	Money Market Deposit Account	1.69%	<b>1.70%</b>		\$10,000.00 - \$49,999.99		
		2.18%	<b>2.20%</b>		\$50,000.00 - \$99,999.99		
		2.67%	<b>2.70%</b>		\$100,000.00 - 249,999.99		
		3.15%	<b>3.20%</b>		\$250,000.00-\$499,999.99		
		3.64%	<b>3.70%</b>		\$500,000.00-\$999,999.99		
		3.64%	<b>3.70%</b>		\$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 12/30/2024