

**Ciera Bank**  
**Deposit Account Rate Sheet**  
**Interest Rates and APYs are accurate as of:**  
**February 8, 2021**

	<b>TYPE</b>	<b>INTEREST RATE</b>	<b>ANNUAL% YIELD (APY)</b>	<b>MINIMUM DEPOSIT REQUIRED TO OPEN &amp; OBTAIN APY</b>	<b>COMPOUNDED</b>	<b>CREDITED</b>
<b>CERTIFICATES OF DEPOSIT</b>	90 Day	0.30%	<b>0.30%</b>	\$1,000.00	None	At Maturity
	180 Day	0.40%	<b>0.40%</b>	\$1,000.00	None	At Maturity
	180 Day EZ Saver	0.40%	<b>0.40%</b>	\$50.00	None	At Maturity
	12 Month	0.50%	<b>0.50%</b>	\$1,000.00	Quarterly	Quarterly
	12 Month EZ Saver	0.50%	<b>0.50%</b>	\$50.00	Quarterly	Quarterly
	18 Month	0.55%	<b>0.55%</b>	\$1,000.00	Quarterly	Quarterly
	24 Month	0.60%	<b>0.60%</b>	\$1,000.00	Quarterly	Quarterly
	36 Month	0.80%	<b>0.80%</b>	\$1,000.00	Quarterly	Quarterly
	48 Month	0.85%	<b>0.85%</b>	\$1,000.00	Quarterly	Quarterly
	60 Month	0.90%	<b>0.90%</b>	\$1,000.00	Quarterly	Quarterly
<b>IRAs</b>	180 Day	0.40%	<b>0.40%</b>	\$100.00	None	At Maturity
	12 Month	0.50%	<b>0.50%</b>	\$100.00	Quarterly	Quarterly
	24 Month	0.60%	<b>0.60%</b>	\$100.00	Quarterly	Quarterly
	36 Month	0.80%	<b>0.80%</b>	\$100.00	Quarterly	Quarterly
	48 Month	0.85%	<b>0.85%</b>	\$100.00	Quarterly	Quarterly
	60 Month	0.90%	<b>0.90%</b>	\$100.00	Quarterly	Quarterly
<b>VARIABLE RATE ACCOUNTS</b>	Personal Savings	0.10%	<b>0.10%</b>	\$0 - \$49,999.99	Daily	Monthly
		0.15%	<b>0.15%</b>	\$50,000.00 +		
	Health Savings Account (HSA Account)	0.10%	<b>0.10%</b>	\$0 - 9,999.99	Daily	Monthly
		0.40%	<b>0.40%</b>	\$10,000.00 +		
	Money Market Checking Account	0.10%	<b>0.10%</b>	\$0 - 9,999.99	Daily	Monthly
		0.15%	<b>0.15%</b>	\$10,000.00 +		
	Money Market Savings Account	0.15%	<b>0.15%</b>	\$0 - 9,999.99	Daily	Monthly
		0.25%	<b>0.25%</b>	\$10,000.00 - \$49,999.99		
		0.30%	<b>0.30%</b>	\$50,000.00 - \$99,999.99		
		0.40%	<b>0.40%</b>	\$100,000.00 - 249,999.99		
0.60%		<b>0.60%</b>	\$250,000.00-\$499,999.99			
0.70%		<b>0.70%</b>	\$500,000.00-\$999,999.99			
0.90%	<b>0.90%</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:**

- 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 12/072020