



BUSINESS

SAVINGS & CDS

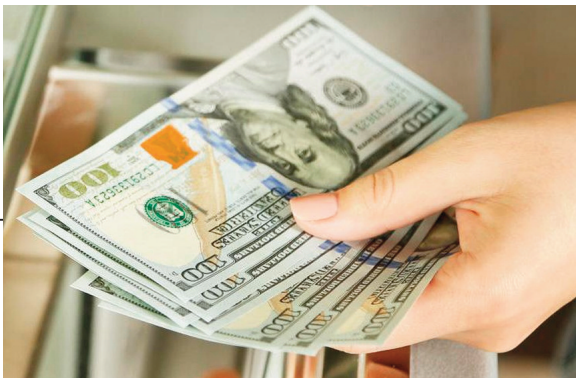
CUSB Bank



Looking for a way to keep large deposits safe?

Ask us about CDARS®. It's a great solution for businesses, nonprofit organizations, public funds, and IRAs.

For more details, see page 13 in this booklet, or contact us today for more information.



BUSINESS SAVINGS

- \$25 minimum opening deposit
- Competitive interest
- Up to 6 withdrawals per month, \$7.00 per debit in excess
- FREE ATM card available
- \$5.00 monthly fee if balance falls below \$50.00 minimum daily balance

BUSINESS OPTIMUM RETURN ACCOUNT

Choose Optimum Return if earning maximum interest is your goal.

- \$25 minimum opening deposit
- \$2,500 minimum daily balance required to avoid a fee
- Up to 6 withdrawals per statement cycle, \$7.00 per debit in excess of six
- Tiered interest rates
- \$7 per month if balance falls below daily minimum

TIME CERTIFICATES OF DEPOSIT*

"Build Your Own CD"

- \$500 minimum deposit
- You may exchange interest rate once during the term
- Add to your CD twice a year
- Withdraw up to 50% of the current balance once during the term without penalty

Additional Certificates of Deposit available with competitive rates and varying terms.

OTHER SPECIALTY SAVINGS OFFERINGS

Traditional, Roth, SEP, Simple, HSA

- New, higher contribution limits
- Contributions grow tax-deferred (Consult your tax advisor)
- New account plans, rollovers, and transfers available

**Penalty for early withdrawal may apply*