



# CUSB Bank DEPOSIT RATE SHEET

Rates accurate as of 11/2/2023

## CHECKING

### Optimum Return ^

Balance of	APY	Interest Rate
\$500,000 +	2.17%	2.15%
\$125,000 to \$499,999.99	2.02%	2.00%
\$75,000 to \$124,999.99	1.81%	1.80%
\$50,000 to \$74,999.99	1.66%	1.65%
\$25,000 to \$49,999.99	1.56%	1.55%
\$2,500 to \$24,999.99	1.46%	1.45%

### High Interest Checking ^

Balance of	APY	Interest Rate
\$1,500 +	0.25%	0.25%
\$0.00-\$1,499.99*	0.05%	0.05%

### 50+ Checking ^

Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

### Direct Free Checking^

Balance of	APY	Interest Rate
No minimum balance*	0.05%	0.05%

### Simply Free Checking

No minimum balance\*, non-interest bearing

## BUSINESS CHECKING

### Business Interest Checking^

Balance of	APY	Interest Rate
No minimum balance*	0.25%	0.25%

### Commercial and Simply Free Business Checking

No minimum balance\*, non-interest bearing

## SAVINGS

### Savings^

Balance of	APY	Interest Rate
No minimum balance*	0.20%	0.20%

### Christmas Club Savings^

Balance of	APY	Interest Rate
No minimum balance*	0.20%	0.20%

## HEALTH SAVINGS ACCOUNT

### Health Savings Account (HSA)^

Minimum Deposit	APY	Interest Rate
No minimum balance*	1.76%	1.75%

## CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	1.51%	1.50%
182 Days**	\$1,000.00	1.61%	1.60%
12 Months**	\$1,000.00	2.01%	2.00%
60 Months**	\$5,000.00	2.01%	2.00%

### Exchange Rate CD^

Option to change interest rate once during CD term

Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	2.11%	2.10%
30 Months**	\$1,000.00	2.01%	2.00%
36 Months**	\$1,000.00	4.04%	4.00%
60 Months**	\$5,000.00	1.91%	1.90%

### Build Your Own CD^

Add to... Withdraw From... Exchange Rate

Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	2.06%	2.05%

### Special Term CD

Term	Minimum Deposit	APY	Interest Rate
9 Months**	\$2,500.00	5.12%	5.06%
13 Month**	\$2,500.00	5.12%	5.06%
25 Months**	\$2,500.00	4.40%	4.35%

## IRA CERTIFICATES

### Fixed Rate IRA\*\*

Choose from 18, 30, 36, or 60 month Certificate of Deposit

### Variable Rate IRA^

Term	Minimum Deposit	APY	Interest Rate
N/A	\$100.00	1.76%	1.75%

APY - Annual Percentage Yield

Fees could reduce earnings on accounts.

^Rates may change after account is opened.

\*\$25 minimum deposit to open.

\*\*Substantial penalty for early withdrawal.



CUSB Bank 800-397-9964