



# CUSB Bank DEPOSIT RATE SHEET

Rates accurate as of 11/17/2022

## CHECKING

### Optimum Return ^

Balance of	APY	Interest Rate
\$500,000 +	1.51%	1.50%
\$125,000 to \$499,999.99	1.36%	1.35%
\$75,000 to \$124,999.99	1.21%	1.20%
\$50,000 to \$74,999.99	1.06%	1.05%
\$25,000 to \$49,999.99	0.95%	0.95%
\$2,500 to \$24,999.99	0.85%	0.85%

### High Interest Checking ^

Balance of	APY	Interest Rate
\$1,500 +	0.15%	0.15%
\$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*	0.05%	0.05%

### Commercial and Simply Free Business Checking

No minimum balance\*, non-interest bearing

## SAVINGS

### Savings^

Balance of	APY	Interest Rate
No minimum balance*	0.10%	0.10%

### Christmas Club Savings^

Balance of	APY	Interest Rate
No minimum balance*	0.10%	0.10%

## HEALTH SAVINGS ACCOUNT

### Health Savings Account (HSA)^

Minimum Deposit	APY	Interest Rate
No minimum balance*	0.65%	0.65%

## CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	0.35%	0.35%
182 Days**	\$1,000.00	0.50%	0.50%
12 Months**	\$1,000.00	0.85%	0.85%
60 Months**	\$5,000.00	1.61%	1.60%

### Exchange Rate CD^

Option to change interest rate once during CD term

Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	1.10%	1.10%
30 Months**	\$1,000.00	1.46%	1.45%
36 Months**	\$1,000.00	1.61%	1.60%
60 Months**	\$5,000.00	1.51%	1.50%

### Build Your Own CD^

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

Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	1.35%	1.35%

## 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	0.65%	0.65%

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.

Member  
**FDIC**