



**DEPOSIT INTEREST RATES – Effective May 1, 2019**

Product	Term	Minimum To Open	Balance to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Regular Checking	N/A	\$25	N/A	N/A	N/A
Business Checking	N/A	\$100	N/A	N/A	N/A
NOW Accounts <sup>(a,e,f)</sup> Including IORTA and IOLTA	N/A	\$750	Up to \$2,499	0.05%	0.05%
			\$2,500 - \$99,999	0.08%	0.08%
			\$100,000 and up	0.15%	0.15%
Money Market Account <sup>(a,e,f)</sup>	N/A	\$2,500	Up to \$2,499	0.05%	0.05%
			\$2,500 - \$24,999	0.05%	0.05%
			\$25,000 - \$99,999	0.15%	0.15%
			\$100,000 - \$299,999	0.15%	0.15%
			\$300,000 and up	0.15%	0.15%
Premium Money Market Account <sup>(a,e,f)</sup>	N/A	\$25,000	Up to \$24,999	0.05%	0.05%
			\$25,000 - \$49,999	0.15%	0.15%
			\$50,000 - \$99,999	0.25%	0.25%
			\$100,000 to \$249,999	1.00%	1.00%
			\$250,000 and up	1.50%	1.51%
Statement Savings <sup>(a,e,f)</sup>	N/A	\$100	Up to \$2,499	0.05%	0.05%
			\$2,500 - \$99,999	0.10%	0.10%
			\$100,000 and up	0.15%	0.15%
Youth/Student Savings <sup>(e,f)</sup>	N/A	\$10	Up to \$2,499	0.05%	0.05%
			\$2,500 - \$99,999	0.10%	0.10%
			\$100,000 and up	0.15%	0.15%
Savings Club <sup>(b,e,f)</sup> (50 Week Term)	N/A	\$1	\$1	0.05%	0.05%
Health Savings Account (HSA) <sup>(e,f)</sup>	N/A	\$50	Up to \$999	0.15%	0.15%
			\$1,000 - \$9,999	0.35%	0.35%
			\$10,000 and up	0.50%	0.50%
Automatic Transfer Account (ATS) <sup>(a,e,f)</sup>	N/A	\$750	Up to \$2,499	0.05%	0.05%
			\$2,500 - \$99,999	0.10%	0.10%
			\$100,000 and up	0.15%	0.15%
Certificates of Deposit (CD) <sup>(b)</sup>  Includes Individual Retirement Accounts (IRA) <sup>(c)</sup> and CDARS <sup>(d)</sup> Investments	3 Months	\$200	\$200	0.30%	0.30%
	6 Months	\$200	\$200	0.45%	0.45%
	12 Months	\$200	\$200	0.70%	0.70%
	24 Months	\$200	\$200	1.00%	1.00%
	36 Months	\$200	\$200	1.26%	1.27%
	60 Months	\$200	\$200	1.51%	1.52%
28 Day Certificate of Deposit (CD) <sup>(b)</sup> <b>CDARS<sup>(d)</sup> only</b>	28 Days	\$10,000	\$10,000	0.05%	0.05%

- a) Fees could reduce earnings on accounts.
- b) Penalty imposed for early withdrawal prior to maturity date.
- c) IRA CDs : \$50 minimum to open account; Minimum average daily balance of \$50 to obtain the APY.
- d) CDARS (Certificate of Deposit Account Registry Service) CDs are subject to a \$10,000 minimum opening deposit.
- e) The interest rate and APY may change after account opening
- f) Variable rate account – rate may change after account opening

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.  
PLEASE CONTACT A WRSB CUSTOMER SERVICE REPRESENTATIVE FOR FURTHER  
DETAILS ON DEPOSIT ACCOUNTS OFFERED.