



**DEPOSIT INTEREST RATES – Rates and APYs accurate as of November 1, 2018**

| 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><br>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 and up                                | 0.30%         | 0.30%                         |
| 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><br>(51 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><br><br>Includes Individual Retirement Accounts (IRA) <sup>(c)</sup> and CDARS <sup>(d)</sup> Investments | 3 Months  | \$200           | \$200   | 0.15%         | 0.15%                         |
|  | 6 Months  | \$200           | \$200   | 0.20%         | 0.20%                         |
|  | 12 Months | \$200           | \$200   | 0.30%         | 0.30%                         |
|  | 24 Months | \$200           | \$200   | 0.40%         | 0.40%                         |
|  | 36 Months | \$200           | \$200   | 0.50%         | 0.50%                         |
|  | 60 Months | \$200           | \$200   | 0.80%         | 0.80%                         |
| 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.