

# COMMERCIAL SAVINGS BANK RATE CHART

January 12, 2023

CARROLL (712) 792-4346

www.csbscarroll.com

DEDHAM (712) 683-5611

For Time Certificates, the Annual Percentage Yield assumes a \$1,000 deposit with a start date of January 1st.

| Account Product Name                                 | Minimum Opening Deposit | Minimum Balance to Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|--|-------------------------|---|---------------|-------------------------|
| CSB Gold <sup>b</sup>                                | \$50.00                 |   | 0.20%         | 0.20%                   |
| CSB Preferred Checking <sup>b</sup>                  | \$800.00                |   | 0.20%         | 0.20%                   |
| CSB Business Green <sup>b</sup>                      |                         |   | 0.20%         | 0.20%                   |
| CSB Checking Plus <sup>b</sup>                       | \$50.00                 | \$500.00 <sup>c</sup>                             |               |                         |
| Daily Balances of:                                   |                         |   |               |                         |
| \$500.00 and up                                      |                         |   | 0.20%         | 0.20%                   |
| Health Savings Account <sup>b</sup>                  | \$50.00                 | \$0.01 <sup>c</sup>                               |               |                         |
| Daily Balances of:                                   |                         |   |               |                         |
| up to \$2,499.99                                     |                         |   | 0.25%         | 0.25%                   |
| \$2,500.00-9,999.99                                  |                         |   | 0.30%         | 0.30%                   |
| \$10,000.00 and up                                   |                         |   | 0.40%         | 0.40%                   |
| IRA <sup>a, b</sup>                                  | \$100.00                |   |               |                         |
| Daily Balances of:                                   |                         |   |               |                         |
| \$100.00-9,999.99                                    |                         |   | 1.75%         | 1.76%                   |
| \$10,000-24,999.99                                   |                         |   | 2.00%         | 2.01%                   |
| \$25,000.00 and up                                   |                         |   | 2.00%         | 2.01%                   |
| CSB Savings <sup>b</sup>                             | \$25.00                 |   | 0.40%         | 0.40%                   |
| CSBeez Kidz Savings <sup>b</sup>                     | \$25.00                 |   | 0.40%         | 0.40%                   |
| Money Market Savings <sup>b</sup>                    | \$2,500.00              | \$0.01 <sup>c</sup>                               |               |                         |
| Daily Balances of:                                   |                         |   |               |                         |
| up to \$9,999.99                                     |                         |   | 0.40%         | 0.40%                   |
| \$10,000.00-49,999.99                                |                         |   | 0.50%         | 0.50%                   |
| \$50,000.00-99,999.99                                |                         |   | 0.75%         | 0.75%                   |
| \$100,000.00-499,999.99                              |                         |   | 1.25%         | 1.26%                   |
| \$500,000.00 and up                                  |                         |   | 2.20%         | 2.22%                   |
| 90 Days \$10,000 & Over <sup>a</sup>                 | \$10,000.00             |   | 0.75%         | 0.75%                   |
| 6 Months \$10,000 & Over <sup>a</sup>                | \$10,000.00             |   | 1.45%         | 1.46%                   |
| 12 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.55%         | 1.56%                   |
| 16 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.70%         | 1.71%                   |
| 18 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.70%         | 1.71%                   |
| 24 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.75%         | 1.76%                   |
| 30 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.75%         | 1.76%                   |
| 36 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.80%         | 1.81%                   |
| 48 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 1.90%         | 1.91%                   |
| 60 Months \$10,000 & Over <sup>a</sup>               | \$10,000.00             |   | 2.00%         | 2.01%                   |
| 6 Months Under \$10,000 <sup>a</sup>                 | \$1,000.00              |   | 1.20%         | 1.20%                   |
| 12 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.30%         | 1.30%                   |
| 16 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.45%         | 1.46%                   |
| 18 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.45%         | 1.46%                   |
| 24 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.50%         | 1.51%                   |
| 30 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.50%         | 1.51%                   |
| 36 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.55%         | 1.56%                   |
| 48 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.65%         | 1.66%                   |
| 60 Months Under \$10,000 <sup>a</sup>                | \$1,000.00              |   | 1.75%         | 1.76%                   |
| 7 Months Non-Renewable \$10,000 & Over <sup>a</sup>  | \$10,000.00             |   | 3.30%         | 3.33%                   |
| 7 Months Non-Renewable Under \$10,000 <sup>a</sup>   | \$1,000.00              |   | 3.05%         | 3.08%                   |
| 13 Months Non-Renewable \$10,000 & Over <sup>a</sup> | \$10,000.00             |   | 4.00%         | 4.04%                   |
| 13 Months Non-Renewable Under \$10,000 <sup>a</sup>  | \$1,000.00              |   | 3.75%         | 3.79%                   |
| 13 Months Non-Renewable Over \$100,000 <sup>a</sup>  | \$100,000.00            |   | 4.25%         | 4.30%                   |

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of 1-12-2023.

For current rate information, call (712) 792-4346.

Member

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