

COMMERCIAL SAVINGS BANK RATE CHART

December 3, 2025

CARROLL (712) 792-4346

www.csbcarroll.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 ^b	\$50.00		0.20%	0.20%
CSB Preferred Checking ^b	\$800.00		0.20%	0.20%
CSB Business Green ^b			0.20%	0.20%
CSB Checking Plus ^b	\$50.00	\$500.00 ^c		
Daily Balances of:				
	\$500.00 and up		0.20%	0.20%
Health Savings Account ^b	\$50.00	\$0.01 ^c		
Daily Balances of:				
	up to \$2,499.99		0.30%	0.30%
	\$2,500.00-9,999.99		0.35%	0.35%
	\$10,000.00 and up		0.50%	0.50%
CSB Savings ^b	\$25.00		0.50%	0.50%
CSBeez Kidz Savings ^b	\$25.00		0.50%	0.50%
Money Market Savings ^b	\$2,500.00	\$0.01 ^c		
Daily Balances of:				
	up to \$9,999.99		0.50%	0.50%
	\$10,000.00-49,999.99		0.60%	0.60%
	\$50,000.00-99,999.99		0.90%	0.90%
	\$100,000.00-499,999.99		1.50%	1.51%
	\$500,000.00 and up		1.90%	1.92%
IRA ^{a, b}	\$100.00			
Daily Balances of:				
	\$100.00-99,999.99		2.75%	2.77%
	\$100,000-249,999.99		3.10%	3.12%
	\$250,000.00 and up		3.70%	3.73%
90 Days \$10,000 & Over ^a	\$10,000.00		1.75%	1.75%
6 Months Under \$10,000 ^a	\$1,000.00		1.85%	1.85%
6 Months \$10,000 & Over ^a	\$10,000.00		2.10%	2.10%
12 Months Under \$10,000 ^a	\$1,000.00		1.85%	1.86%
12 Months \$10,000 & Over ^a	\$10,000.00		2.10%	2.11%
16 Months Under \$10,000 ^a	\$1,000.00		1.85%	1.86%
16 Months \$10,000 & Over ^a	\$10,000.00		2.10%	2.11%
18 Months Under \$10,000 ^a	\$1,000.00		1.85%	1.86%
18 Months \$10,000 & Over ^a	\$10,000.00		2.10%	2.11%
24 Months Under \$10,000 ^a	\$1,000.00		2.00%	2.01%
24 Months \$10,000 & Over ^a	\$10,000.00		2.25%	2.26%
30 Months Under \$10,000 ^a	\$1,000.00		2.00%	2.01%
30 Months \$10,000 & Over ^a	\$10,000.00		2.25%	2.26%
36 Months Under \$10,000 ^a	\$1,000.00		2.00%	2.01%
36 Months \$10,000 & Over ^a	\$10,000.00		2.25%	2.26%
48 Months Under \$10,000 ^a	\$1,000.00		2.25%	2.26%
48 Months \$10,000 & Over ^a	\$10,000.00		2.50%	2.52%
60 Months Under \$10,000 ^a	\$1,000.00		2.75%	2.77%
60 Months \$10,000 and Over ^a	\$10,000.00		3.00%	3.02%
60 Months (IRA) Under \$100,000 ^{a, b}	\$100.00		2.75%	2.77%
60 Months (IRA) \$100,000-\$249,999.99 ^{a, b}	\$100,000.00		3.10%	3.12%
60 Months (IRA) \$250,000 & Over ^{a, b}	\$250,000.00		3.70%	3.73%
7 Months Non-Renewable Under \$10,000 ^a	\$1,000.00		3.60%	3.63%
7 Months Non-Renewable \$10,000 & Over ^a	\$10,000.00		3.85%	3.89%
13 Months Non-Renewable Under \$10,000 ^a	\$1,000.00		3.40%	3.43%
13 Months Non-Renewable \$10,000 & Over ^a	\$10,000.00		3.65%	3.68%
13 Months Non-Renewable \$100,000 & Over ^a	\$100,000.00		3.75%	3.79%

a) A penalty may be imposed for early withdrawal.

Fees could reduce the earnings on the account.

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

Interest Rates and Annual Percentage Yields are current as of 12-3-2025

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

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