



# DEERWOOD BANK

EST. 1910

## Deposit Rate Sheet

Accurate as of: **4/29/2024**

### CHECKING

#### MyMoney, NEXT Youth Checking, and Business Checking

No minimum balance, non-interest bearing

#### MyMoney + and Business Checking +

Interest Compounded Monthly

\$5,000 minimum balance to avoid service charge of \$10 per month

| If Balance Is     | Minimum Deposit | Then Interest Rate Is | APY <sup>1</sup> |
|-------------------|-----------------|-----------------------|------------------|
| \$0.00-\$4,999.99 | \$0.00          | 0.10%                 | 0.10%            |
| \$5,000.00 +      | \$0.00          | 0.20%                 | 0.20%            |

#### YES Club Checking

Interest Compounded Monthly

\$1,500 minimum balance to avoid service charge of \$10 per month

|                   | Minimum Deposit | Interest Rate | APY <sup>1</sup> |
|-------------------|-----------------|---------------|------------------|
| All Balances Earn | \$0.00          | 0.40%         | 0.40%            |

### HEALTH SAVINGS ACCOUNT (HSA)

Interest Compounded Monthly

No minimum balance. \$25 closing fee if closed within 12 months

| If Balance Is        | Minimum Deposit | Then Interest Rate Is | APY <sup>1</sup> |
|----------------------|-----------------|-----------------------|------------------|
| \$0.00-\$999.99      | \$0.00          | 0.10%                 | 0.10%            |
| \$1,000-\$2,499.99   | \$0.00          | 0.20%                 | 0.20%            |
| \$2,500-4,999.99     | \$0.00          | 0.25%                 | 0.25%            |
| \$5,000-\$9,999.99   | \$0.00          | 0.35%                 | 0.35%            |
| \$10,000-\$19,999.99 | \$0.00          | 0.60%                 | 0.60%            |
| \$20,000 +           | \$0.00          | 3.00%                 | 3.04%            |

### SAVINGS

#### MySavings and Business Savings

Interest Compounded Quarterly

\$50 min bal to avoid service charge of \$4 per month

| If Balance Is   | Minimum Deposit | Then Interest Rate Is | APY <sup>1</sup> |
|-----------------|-----------------|-----------------------|------------------|
| \$0.00-\$999.99 | \$0.00          | 0.25%                 | 0.25%            |
| \$1,000.00 +    | \$0.00          | 0.35%                 | 0.35%            |

#### MySavings + and Business Savings +

Interest Compounded Monthly

\$20,000 min bal to avoid service charge of \$4 per month

| If Balance Is         | Minimum Deposit | Then Interest Rate Is | APY <sup>1</sup> |
|-----------------------|-----------------|-----------------------|------------------|
| \$0.00-\$19,999.99    | \$0.00          | 0.60%                 | 0.60%            |
| \$20,000-\$199,999.99 | \$0.00          | 0.75%                 | 0.75%            |
| \$200,000.00+         | \$0.00          | 1.75%                 | 1.76%            |

#### Buckaroo

Interest Compounded Quarterly

\$10 min bal to avoid service charge of \$2 per statement cycle

| If Balance Is   | Minimum Deposit | Then Interest Rate Is | APY <sup>1</sup> |
|-----------------|-----------------|-----------------------|------------------|
| \$0.00-\$999.99 | \$0.00          | 0.25%                 | 0.25%            |
| \$1,000.00 +    | \$0.00          | 0.35%                 | 0.35%            |

- 1 Annual Percentage Yield
- 2 Early withdrawal penalty may apply

Public fund deposits are not eligible for these offers; please contact one of our offices for a rate quote.

Fees may reduce earnings on accounts. Rate may change after the account is opened.

Interest rates and annual percentage yield may change on a daily basis.

### CERTIFICATES OF DEPOSIT

Interest Compounded Quarterly

| Term                  | Minimum Deposit | Interest Rate | APY <sup>1</sup> |
|-----------------------|-----------------|---------------|------------------|
| 6 Month <sup>2</sup>  | \$2,500.00      | 3.50%         | 3.55%            |
| 12 Month <sup>2</sup> | \$1,000.00      | 4.45%         | 4.52%            |
| 24 Month <sup>2</sup> | \$500.00        | 2.95%         | 2.98%            |
| 36 Month <sup>2</sup> | \$500.00        | 2.50%         | 2.52%            |
| 48 Month <sup>2</sup> | \$500.00        | 2.75%         | 2.78%            |

### IRA Certificates

Interest Compounded Monthly

| Term                           | Minimum Deposit | Interest Rate | APY <sup>1</sup> |
|--------------------------------|-----------------|---------------|------------------|
| 12 Month Variable <sup>2</sup> | \$500.00        | 2.75%         | 2.78%            |
| 12 Month Fixed <sup>2</sup>    | \$500.00        | 4.45%         | 4.54%            |
| 24 Month Fixed <sup>2</sup>    | \$500.00        | 2.95%         | 2.99%            |
| 36 Month Fixed <sup>2</sup>    | \$500.00        | 2.50%         | 2.53%            |

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