



# DEERWOOD

## EST. BANK 1910

### Deposit Rate Sheet

Accurate as of: **11/8/2024**

#### 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	0.30%	0.30%

#### 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	0.20%	0.20%
\$5,000-\$9,999.99	\$0.00	0.30%	0.30%
\$10,000-\$19,999.99	\$0.00	0.40%	0.40%
\$20,000 +	\$0.00	2.60%	2.63%

#### 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	0.20%	0.20%
\$1,000.00 +	\$0.00	0.25%	0.25%

##### 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	0.40%	0.40%
\$20,000-\$199,999.99	\$0.00	0.55%	0.55%
\$200,000.00+	\$0.00	1.45%	1.46%

##### 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	0.20%	0.20%
\$1,000.00 +	\$0.00	0.25%	0.25%

- 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	3.20%	3.24%
12 Month <sup>2</sup>	\$1,000.00	4.15%	4.22%
24 Month <sup>2</sup>	\$500.00	2.65%	2.68%
36 Month <sup>2</sup>	\$500.00	2.20%	2.22%
48 Month <sup>2</sup>	\$500.00	2.45%	2.47%

#### IRA Certificates

Interest Compounded Monthly

Term	Minimum Deposit	Interest Rate	APY <sup>1</sup>
12 Month Variable <sup>2</sup>	\$500.00	2.35%	2.38%
12 Month Fixed <sup>2</sup>	\$500.00	4.15%	4.23%
24 Month Fixed <sup>2</sup>	\$500.00	2.65%	2.68%
36 Month Fixed <sup>2</sup>	\$500.00	2.20%	2.22%

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