



DEERWOOD BANK

EST. 1910

Deposit Rate Sheet

Accurate as of: **4/8/2025**

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 ¹ |
|-------------------|-----------------|-----------------------|------------------|
| \$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 ¹ |
|-------------------|-----------------|---------------|------------------|
| 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 ¹ |
|----------------------|-----------------|-----------------------|------------------|
| \$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 | 0.30% | 0.30% |
| \$20,000 + | \$0.00 | 2.30% | 2.32% |

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 ¹ |
|-----------------|-----------------|-----------------------|------------------|
| \$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 ¹ |
|-----------------------|-----------------|-----------------------|------------------|
| \$0.00-\$19,999.99 | \$0.00 | 0.30% | 0.30% |
| \$20,000-\$199,999.99 | \$0.00 | 0.45% | 0.45% |
| \$200,000.00+ | \$0.00 | 1.15% | 1.16% |

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 ¹ |
|-----------------|-----------------|-----------------------|------------------|
| \$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 ¹ |
|-----------------------|-----------------|---------------|------------------|
| 6 Month ² | \$2,500.00 | 2.90% | 2.93% |
| 12 Month ² | \$1,000.00 | 3.85% | 3.91% |
| 24 Month ² | \$500.00 | 2.35% | 2.37% |
| 36 Month ² | \$500.00 | 1.90% | 1.91% |
| 48 Month ² | \$500.00 | 2.15% | 2.17% |

IRA Certificates

Interest Compounded Monthly

| Term | Minimum Deposit | Interest Rate | APY ¹ |
|--------------------------------|-----------------|---------------|------------------|
| 12 Month Variable ² | \$500.00 | 2.00% | 2.02% |
| 12 Month Fixed ² | \$500.00 | 3.85% | 3.92% |
| 24 Month Fixed ² | \$500.00 | 2.35% | 2.38% |
| 36 Month Fixed ² | \$500.00 | 1.90% | 1.92% |

800-291-6597

**Member
FDIC**