DEERWOOD BANK EST. 1910

Deposit Rate Sheet

Accurate as of: **11/9/2026**

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	0.15%	0.15%
$5,000.00 +	$0.00	0.25%	0.25%

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	0.15%	0.15%
$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	0.35%	0.35%
$20,000 +	$0.00	2.00%	2.02%

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	1.05%	1.06%

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%

CERTIFICATES OF DEPOSIT

Interest Compounded Quarterly

Term	Minimum Deposit	Interest Rate	APY[1]
6 Month[2]	$2,500.00	2.80%	2.83%
12 Month[2]	$1,000.00	3.50%	3.55%
24 Month[2]	$500.00	2.25%	2.27%
36 Month[2]	$500.00	1.80%	1.81%
48 Month[2]	$500.00	2.05%	2.07%

IRA Certificates

Interest Compounded Monthly

Term	Minimum Deposit	Interest Rate	APY[1]
12 Month Variable[2]	$500.00	1.80%	1.81%
12 Month Fixed[2]	$500.00	3.50%	3.56%
24 Month Fixed[2]	$500.00	2.25%	2.27%
36 Month Fixed[2]	$500.00	1.80%	1.81%

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.

800-291-6597