



## Public Funds Rate Sheet

### Certificates of Deposit

\$15,000 Minimum to Open

Term	Rate	APY*	Interest Paid <sup>1</sup>	Automatically Renewable
182 Days	3.41%	3.45%	At Maturity	No
12 Months	3.55%	3.60%	Quarterly	No
18 Months	3.55%	3.60%	Quarterly	No
24 Months	3.41%	3.45%	Quarterly	No
30 Months	3.16%	3.20%	Quarterly	No
36 Months	3.02%	3.05%	Quarterly	No
48 Months	2.97%	3.00%	Quarterly	No
60 Months	2.92%	2.95%	Quarterly	No

### Money Market Account

Tiers	Interest Rate	APY*
\$0 - \$9,999.99	2.18%	2.20%
\$10,000 - \$49,999.99	2.28%	2.30%
\$50,000 - \$99,999.99	2.37%	2.40%
\$100,000 and over	2.47%	2.50%

#### Money Market Activity Fees

\$15.00 maintenance fee will apply if the account falls below \$2,500 any day of the statement cycle. Limited transaction account: 6 transfers per cycle, of which 6 may be by check. Regardless of the balance, a \$5.00 per debit fee will be charged for each transaction in excess of transaction limitations. \$2,500 minimum to open. Money Market fees are subject to sales tax.

### Savings Account

Account Type	Minimum Balance	Interest Rate	APY*
Regular	\$100	1.15%	1.15%

**Interest is paid on the entire account balance.**

#### Savings Activity Fees

Regular Savings: \$1.00 maintenance fee if the account falls below \$100 any day of the month. Withdrawal fee of 50¢ each debit in excess of 3 during a calendar month. \$100.00 to open.

### Checking Accounts

Account Type	Rate	APY*	Minimum to open	Fees
Eccommodator	n/a	n/a	\$100	If balance falls below \$200.00 any day of the statement cycle a maintenance fee of \$5.00 will be charged. Fees are subject to sales tax. A \$2.00 per statement cycle charge will be assessed for paper statement. You can avoid this charge by signing up for eStatements at <a href="http://www.earlhambank.com">www.earlhambank.com</a> .
Public Funds Checking	0.45%	0.45%	\$500	If the balance falls below \$500.00 any day of the statement cycle a maintenance fee of \$5.00 will be charged as well as a \$0.25 fee for each debit entry during the statement cycle.

\* Annual Percentage Yield (APY) and interest rates are accurate as of March 19, 2025. Checking, Money Market and Savings rates may change after the account is opened and without notice.

<sup>1</sup> Denotes the rate at which interest is compounded and credited. The daily balance method is used to calculate interest (daily periodic rate x principal in the account each day). Interest begin to accrue on the business day you deposit noncash items (for example, checks). No additional deposits may be made during the CD term. Interest credited during the term may be withdrawn at anytime. APYs assume interest remains on deposit until maturity. A withdrawal will reduce earnings. A withdrawal of principal prior to maturity may be subject to an early withdrawal penalty. **Renewal policy:** Public Fund CDs are not automatically renewable. Interest will not accrue after maturity. **Early Withdrawal Penalty:** 90 days' interest for terms 12 months or less; 180 days' interest for CDs 13 - 35 months; 365 days' interest for CDs 36 months or more.

See account disclosures for additional information.

**Earlham Savings Bank is a Member of the Federal Deposit Insurance Corporation.**