

## Business Certificate of Deposit (CD)

CDs are ideal if you want to earn the highest return while accomplishing different short and long-term business savings needs. The length and amount of the deposit determines the rate of interest earned, or annual percentage yield (APY) - the higher your balance or longer your term, the better your rate!

### For Balances Less Than \$100,000

Terms	Min. to Open and Obtain APY	APY <sup>1</sup>
30 Days	\$2,500	0.15%
60 Days	\$1,000	0.75%
90 Days	\$1,000	3.00%
6 Months	\$1,000	4.65%
1 Year	\$1,000	5.20%
18 Months	\$1,000	2.78%
2 Years	\$1,000	2.68%
30 Months	\$1,000	2.68%
3 Years	\$1,000	2.68%
4 Years	\$1,000	2.68%
5 Years	\$1,000	2.68%

<sup>1</sup>Annual Percentage Yields (APY) are accurate as of April 24, 2024 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.

### For Balances \$100,000 and greater

Terms	Min. to Open and Obtain APY	APY <sup>1</sup>
30 Days	\$100,000	0.45%
60 Days	\$100,000	1.00%
90 Days	\$100,000	3.30%
6 Month	\$100,000	4.75%
1 Year	\$100,000	5.30%
2 Years	\$100,000	3.91%
30 Month	\$100,000	3.03%
3 Years	\$100,000	3.03%
4 Years	\$100,000	3.03%
5 Years	\$100,000	3.03%

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Federal regulations require substantial interest penalties for early withdrawals. Fees may reduce earnings.

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