

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 ¹
30 Days	\$2,500	0.15%
60 Days	\$1,000	0.35%
90 Days	\$1,000	0.75%
182 Days	\$1,000	1.51%
1 Year	\$1,000	2.27%
18 Months	\$1,000	2.17%
2 Years	\$1,000	2.12%
30 Months	\$1,000	2.17%
3 Years	\$1,000	2.02%
4 Years	\$1,000	2.07%
5 Years	\$1,000	2.22%

¹ Annual Percentage Yields (APY) are accurate as of March 29, 2023 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 ¹
30 Days	\$100,000	0.45%
60 Days	\$100,000	0.75%
90 Days	\$100,000	1.76%
182 Days	\$100,000	3.02%
1 Year	\$100,000	4.06%
2 Years	\$100,000	3.91%

¹ Annual Percentage Yields (APY) are accurate as of March 29, 2023 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.

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



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