

Investment Rates

Accounts	Annual Percentage Yield (APY)	Interest Rates	Minimum Balance
DEPOSIT RATES *			
Passbook / Statement Savings	0.05%	0.05%	\$10.00
Christmas / Vacation Club	0.05%	0.05%	\$10.00
Elite Checking	0.10%	0.10%	\$10,000.00 - Over
(Minimum to open is \$2,500.00)	0.05%	0.05%	\$2,500.00 - \$9,999.99
Premier Checking			
(Minimum to Open \$250.00)	0.05%	0.05%	\$1,500.00 - Over
MONEY MARKET RATES *			
Money Market **	0.75%	0.75%	\$50,000.00 - Over
	0.35%	0.35%	\$25,000.00 - \$49,999.99
	0.10%	0.10%	\$2,500.00 - \$24,999.99
	0.00%	0.00%	\$10.00 - \$2,499.99
Commercial Money Market Accounts	0.50%	0.50%	\$2,500.00 - Over
Advantage Money Market ***	0.75%	0.75%	\$50,000.00 - Over
CERTIFICATES OF DEPOSIT (CD'S)			
6 Month	0.20%	0.20%	\$1,000.00
9 Month	0.25%	0.25%	\$1,000.00
1 Year	0.30%	0.30%	\$1,000.00
18 Month	0.40%	0.40%	\$1,000.00
2 Year	0.50%	0.50%	\$1,000.00
30 Month	0.50%	0.50%	\$1,000.00
3 Year	0.50%	0.50%	\$1,000.00
4 Year	0.50%	0.50%	\$1,000.00

* Variable rate accounts means we may change the interest rate and APY on the account at any time. Fees may reduce earnings. CD accounts earn interest at a fixed rate. Fixed rate means that, after the CD is opened, you receive the applicable interest rate until the CD matures. A penalty is imposed for early withdrawals from a CD, which may reduce earnings.

The Minimum Balance is the Minimum Daily Balance required to earn the APY.

** Minimum balance to open and to avoid imposition of service fee is \$2,500.00

*** New funds only. If balance falls below \$50,000.00, rate converts to regular money market account based upon Minimum Daily Balance as of that day.
ALL DEPOSITS INSURED IN FULL



COMMONWEALTH BANK

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Equal Housing Lender