## **Investment Rates**

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

<sup>\*</sup> 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.

New funds only. If balance fails 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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<sup>\*\*</sup> Minimum balance to open and to avoid imposition of service fee is \$2,500.00