

Rate Sheet – January 15 2025

Account Type	Minimum Deposit to Open Account	Minimum Daily Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
INTEREST CHECKING:				
Value Plus Interesting Checking	\$50	\$1	0.05%	0.05%
Business Value Plus Interest Checking	\$50	\$1	0.05%	0.05%
IOLA (business)	\$100	\$1	2.00%	2.00%
MONEY MARKET:				
Money Market	\$250		0.50%	0.50%
Premier Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 - \$49,999.99	0.75%	0.75%
		Tier 3: \$50,000 & Above	0.80%	0.80%
Business Premier Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 - \$99,999.99	0.75%	0.75%
		Tier 3: \$100,000 & Above	0.80%	0.80%
Consumer Promo Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 & Above	2.00%	2.02%
Business Promo Money Market	\$25,000	Tier 1: \$0 - \$24,999.99 Tier 2: \$25,000 & Above	0.50% 2.00%	0.50% 2.02%
SAVINGS:				
High Yield Savings **Exclusively online**	\$5,000	Tier 1: \$0 - \$5,000.00	0.10%	0.10%
		Tier 2: \$5,000 & above	4.16%	4.25%
Relationship Savings	\$250		0.10%	0.10%
Carver Savings	\$100		0.10%	0.10%
Youth Savings	\$10		0.10%	0.10%
Lease Security Manager (Business)	\$0.01		0.10%	0.10%
Lease Security Tenant (Business)	\$0.01		0.10%	0.10%
Savings Liquid IRA	\$100		0.10%	0.10%
CERTIFICATES OF DEPOSIT (CD):				
91 day CD	\$2,500	\$2,500+	4.16%	4.25%
182 day CD	\$2,500	\$2,500+	3.92%	4.00%
11 Month CD	\$2,500	\$2,500+	3.92%	4.00%
12 month CD	\$2,500	\$2,500+	1.75%	1.77%
18 month HI-Rise CD	\$2,500	\$2,500	3.44%	3.50%
18 month CD	\$1,000	\$1,000+	2.35%	2.38%
24 month CD	\$1,000	\$1,000+	2.75%	2.79%
36 month CD	\$1,000	\$1,000+	2.75%	2.79%
48 month CD	\$1,000	\$1,000+	2.75%	2.79%
60 month CD	\$1,000	\$1,000+	2.75%	2.79%
Jumbo CD	\$100,000	\$100,000+	Negotiable	Negotiable
IRA CERTIFICATES OF DEPOSIT (IRA CD):				
12 month IRA CD	\$2,500	\$2,500+	1.75%	1.77%
18 month HI-Rise CD	\$2,500	\$2,500	3.44%	3.50%
18 month IRA CD	\$1,000	\$1,000+	2.35%	2.38%
24 month IRA CD	\$1,000	\$1,000+	2.75%	2.79%
36-month IRA CD	\$1,000	\$1,000+	2.75%	2.79%
48 month IRA CD	\$1,000	\$1,000+	2.75%	2.79%
60 month IRA CD	\$1,000	\$1,000+	2.75%	2.79%



After an account is opened, all rates are subject to change anytime without prior notice at the Bank's discretion. Imposition of fees may reduce earnings. For Certificates of Deposit, a penalty may be applied for withdrawals prior to the maturity date. For further details, please see a Customer Service Representative at your nearest Carver branch, call (718) 230-2900 or visit our website at www.carverbank.com.