

Rate Sheet – November 18 2024

| 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 Interest 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 | 0.50% | 0.50% |
| | | Tier 2: \$25,000 & Above | 2.00% | 2.02% |
| SAVINGS: | | | | |
| High Yield Savings **Exclusively offered Online*** | \$5,000 | Tier 1: \$0-\$4,999.99 | 0.10% | 0.10% |
| | | Tier 2: \$5,000 to \$99,999 | 4.41% | 4.50% |
| | | Tier 3: \$100,000 to \$249,999 | 4.51% | 4.60% |
| | | Tier 4: \$250,000 & Above | 4.60% | 4.70% |
| 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+ | 4.40% | 4.50% |
| 182 day CD | \$2,500 | \$2,500+ | 4.16% | 4.25% |
| 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