



Rate Sheet – Effective March 13, 2018

Account Type	Minimum Deposit to Open Account	Minimum Daily Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)
INTEREST CHECKING:				
Carver Growth Checking	\$250	\$1	0.10%	0.10%
Interest Checking	\$50	\$1	0.10%	0.10%
Non-Profit Business Checking	\$250	\$1	0.10%	0.10%
IOLA (business)	\$50	\$1	0.75%	0.75%
MONEY MARKET:				
Money Market	\$250		0.15%	0.15%
Premier Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.30%	0.30%
		Tier 2: \$25,000 - \$49,999.99	0.35%	0.35%
		Tier 3: \$50,000 & Above	0.50%	0.50%
Business Premier Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.30%	0.30%
		Tier 2: \$25,000 - \$99,999.99	0.35%	0.35%
		Tier 3: \$100,000 & Above	0.50%	0.50%
SAVINGS:				
Relationship Statement Savings	\$250	Tier 2: \$300-9,999.99	0.20%	0.20%
		Tier 3: \$10,000+	0.30%	0.30%
Statement / Passbook	\$50		0.25%	0.25%
Burial (Expired)	\$50		0.10%	0.10%
Senior/Minor Statement Savings	\$50		0.10%	0.10%
Youth Savings	\$10		0.20%	0.20%
Holiday/Vacation Club	\$25		0.20%	0.20%
Lease Security Tenant (Business)	\$0.01		0.30%	0.30%
CERTIFICATES OF DEPOSIT (CD):				
91 day CD	\$2,500	\$2,500+	0.25%	0.25%
182 day CD	\$2,500	\$2,500+	0.50%	0.50%
12 month CD	\$2,500	\$2,500+	1.00%	1.01%
18 month CD	\$1,000	\$1,000+	1.25%	1.26%
24 month CD	\$1,000	\$1,000+	1.35%	1.36%
30 month CD	\$1,000	\$1,000+	1.40%	1.41%
36 month CD	\$1,000	\$1,000+	1.55%	1.56%
48 month CD	\$1,000	\$1,000+	1.80%	1.82%
60 month CD	\$1,000	\$1,000+	1.90%	1.92%
Jumbo CD	\$100,000	\$100,000+	Negotiable	Negotiable
IRA CERTIFICATES OF DEPOSIT (IRA CD):				
12 month IRA CD	\$2,500	\$2,500+	1.00%	1.01%
18 -23 month IRA CD	\$1,000	\$1,000+	1.00%	1.01%
24 month IRA CD	\$1,000	\$1,000+	1.35%	1.36%
24-29 month IRA CD	\$1,000	\$1,000+	1.35%	1.36%

30 -35 month IRA CD	\$1,000	\$1,000+	1.40%	1.41%
36-47 month IRA CD	\$1,000	\$1,000+	1.55%	1.56%
48-59 month IRA CD	\$1,000	\$1,000+	1.80%	1.82%
60-84 month IRA CD	\$1,000	\$1,000+	1.90%	1.92%

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 between 8:30am – 7:00pm Monday-Wednesday and 8:30am -8:00pm Thursday-Fridays and 9am and 2pm Saturdays or visit our website at www.carverbank.com.