



MORE MEANS MORE.

DEPOSIT \$2,500 AND EARN **1.71% APY***

DEPOSIT \$10,000 AND EARN **1.92% APY***

Open a Carver Growth Checking or Carver Smart Business Checking with a linked Money Market Account.

***Offer Details.** This promotional rate offer is available from January 1, 2019 through March 31, 2019 ("Promotion Period") for applications received at any Carver Bank branch office or through Carver Personal Online Banking (consumer only). This offer is available to: (1) consumers who open a new Carver Growth Checking Account during the Promotion Period; or (2) business customers that open a new Carver Smart Business Checking Account during the Promotion Period; and (3) existing consumer and business checking account holders who do not hold a Carver Money Market Account and open one during the Promotion Period (each, an "Eligible Customer"). An Eligible Customer must open a Carver Money Market Account with new-to-bank money (funds from another financial institution) during the Promotion Period and meet all other promotion requirements to receive the temporary promotional rates during the first 90 days following account opening. The promotional rates are tiered and will vary depending on the balance in the Money Market Account ("Bonus Rates").

Carver Growth Checking Account: The minimum balance to open a Growth Checking Account is \$250.00. The Carver Growth Checking Account has an interest rate of [0.10%] and a [0.10%] APY.

Carver Smart Business Checking Account: The minimum balance to open a Smart Business Checking Account is \$100.00.

Money Market Account (both consumer and business): The minimum initial deposit required for an Eligible Customer to open a Money Market Account is \$250.00. The Bonus Rates do not apply on balances below \$2,500.00. An interest rate of [0.15%] and APY of [0.15%] is paid on deposits of less than \$2,500.00. A Bonus Rate of interest of [1.70%] and APY of [1.71%] is paid on balances of \$2,500.00 to \$9,999.99. A Bonus Rate of interest of [1.90%] and APY of [1.92%] is paid on balances of \$10,000 or greater. Eligible Customers will receive the Bonus Rates on their Money Market Account for the first ninety (90) days following account opening ("Bonus Rate Period"). After the Bonus Rate Period ends, the rate for the Money Market Account will be the regular APY offered by Carver Bank for this account at that time.

Each Annual Percentage Yield (APY) set forth above is effective as of [1/2/2019] and is subject to change at any time. All accounts are variable rate. Fees may reduce earnings. One Bonus Rate account per depositor. Consumers must be 18 years old at the time of account application. All account openings subject to Carver Bank approval. Customer must meet all existing money market and checking account qualification requirements to qualify for this offer. Customer must maintain all accounts as stated in the Carver Bank account terms and conditions. Offer may be terminated at any time without prior notice.

Other terms and conditions may apply. Please contact a Carver Branch representative for detailed information. Carver Bank employees are not eligible to participate in this offer.