



Rate Sheet – Effective July 27, 2020

Account Type	Minimum Deposit to Open Account	Minimum Daily Balance to Obtain Annual Percentage Yield	Interest Rate
INTEREST CHECKING:			
Carver Growth Checking	\$250	\$1	0.10%
Interest Checking (EXPIRED)	NA	\$1	0.10%
Non-Profit Business Checking		\$1	0.10%
IOLA (business)	\$100	\$1	0.75%
MONEY MARKET:			
Money Market	\$250		0.15%
Premier Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.30%
		Tier 2: \$25,000 - \$49,999.99	0.35%
		Tier 3: \$50,000 & Above	0.50%
Business Premier Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.30%
		Tier 2: \$25,000 - \$99,999.99	0.35%
		Tier 3: \$100,000 & Above	0.50%
SAVINGS:			
Relationship Savings	\$250	Tier 2: \$300-9,999.99	0.20%
		Tier 3: \$10,000 & Above	0.30%
Carver Savings	\$100		0.30%
Passbook Savings (Expired)	NA		0.25%
Senior/Minor Savings (Expired)	NA		0.10%
Youth Savings	\$10		0.20%
Holiday/Vacation Club	\$25		0.20%
Lease Security Manager (Business)	\$0.01		0.30%
Lease Security Tenant (Business)	\$0.01		0.30%
Commercial Savings (Expired)	NA		0.10%
Premium Statement Savings (Expired)	NA		0.10%
Carver Relationship Savings (Expired)	NA		0.25%
Bridal Savings (Expired)	NA		0.10%
Savings Liquid IRA	NA		0.15%
Burial (Expired)	NA		0.10%
Statement Savings (Expired)	NA		0.25%
\$AVE USA Savings (Expired)	NA		0.10%
CERTIFICATES OF DEPOSIT (CD):			
91 day CD	\$2,500	\$2,500+	0.25%
182 day CD	\$2,500	\$2,500+	0.35%
12 month CD	\$2,500	\$2,500+	0.40%
18 month CD	\$1,000	\$1,000+	0.50%
24 month CD	\$1,000	\$1,000+	0.50%

30 month CD (Expired)	\$1,000	\$1,000+	1.40%
36 month CD	\$1,000	\$1,000+	0.75%
48 month CD	\$1,000	\$1,000+	0.63%
60 month CD	\$1,000	\$1,000+	0.74%
Jumbo CD	\$100,000	\$100,000+	Negotiable
IRA CERTIFICATES OF DEPOSIT (IRA CD):			
12 month IRA CD	\$2,500	\$2,500+	0.40%
18 -23 month IRA CD	\$1,000	\$1,000+	0.50%
24 month IRA CD	\$1,000	\$1,000+	0.50%
24-29 month IRA CD	\$1,000	\$1,000+	0.50%
30 -35 month IRA CD (Expired)	\$1,000	\$1,000+	1.40%
36-47 month IRA CD	\$1,000	\$1,000+	0.75%
48-59 month IRA CD	\$1,000	\$1,000+	0.63%
60-84 month IRA CD	\$1,000	\$1,000+	0.74%

After an account is opened, all rates are subject to change anytime without prior notice at the Bank's discretion. Imposition of fees on Certificates of Deposit, a penalty may be applied for withdrawals prior to the maturity date. For further details, please see a Customer Representative at your nearest Carver branch, call (718) 230-2900 between 8:30am – 7:00pm Monday-Wednesday and 8:30am -8:00pm Thursday-Saturdays or visit our website at www.carverbank.com.

Annual Percentage Yield (APY)

0.10%
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0.75%

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Negotiable
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1.41%
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0.63%
0.74%

may reduce earnings. For
ner Service Representative
Fridays and 9am and 2pm