

Tier

Minimum Opening Deposit \$1,000

# **Community Association Banking**

Accurate as of: Monday, March 18, 2024

Rate

2.75%

APY

2.79%

## \*CAB Interest Checking

Rate

### \*Fixed Rate Certificate of Deposit (CD)

Term

60 Months

Minimum Opening Deposit \$1,000

\$ 0.00 - \$25,000 & Over	0.05%	0.05%	30 Days	0.75%	0.75%
Minimum Opening Deposit \$100			60 Days	0.75%	0.75%
*CAB Money Market			90 Days	1.00%	1.00%
			6 Months	5.00%	5.13%
Tier	Rate	APY	9 Months	5.00%	5.13%
\$1,000 - \$99,999.99	0.30%	0.30%	12 Months	4.75%	4.86%
\$100,000 - \$249,999	0.35%	0.35%	18 Months	3.75%	3.82%
\$250,000 - \$499,999	0.45%	0.45%	24 Months	3.75%	3.82%
\$500,000 - \$999,999	0.70%	0.70%	36 Months	2.75%	2.79%
\$1,000,000 & above	0.80%	0.80%	48 Months	2.75%	2.79%

APY

#### Fixed Rate CD Ladder

Term	Rate	APY	
3, 6, 9 and 12 Months	4.75%	4.86%	

<sup>+</sup>Must open a 3, 6, 9 and 12 month CD, in equal amounts to open a CD Ladder. Each CD earns the rate and APY above. At maturitiy, each CD renews at current 12 month CD Term which may be different from the original term. Minimum opening deposit \$2,500. for each CD. See a banker for complete details.

#### Interest Rates & Annual Percentage Yields (APY)

\*The illustrated minimum collected balance must be maintained to obtain the disclosed APY for that tier. Fees could reduce the earnings on the account. Penalty may be imposed for early withdrawal on accounts with stated maturities. The interest Rate and APY may change after account opening for accounts without a stated maturity. APY assumes interest will remain on deposit until maturity. Interest on tiered accounts is paid on the full balances.

