

Newbury • 440-564-9441  
Beachwood • 216-464-1066

### Personal Checking

Account	Interest Rate	APY
<b>Basic Checking</b>		
\$0 +	none	none
<b>Smart Money Checking*</b>		
\$0 to \$999.99	none	none
\$1,000 +	2.00%	2.02%
<b>Super Checking</b>		
\$0 to \$499.99	none	none
\$500 +	0.10%	0.10%
<b>HSA Serious Saver Checking</b>		
\$0 +	0.05%	0.05%

\*Must have a monthly \$250 direct deposit to earn interest.

### Savings Accounts

Account	Interest Rate	APY
<b>Statement Savings*</b>		
\$100 to \$999.99	0.05%	0.05%
\$1,000 to \$2,499.99	0.05%	0.05%
\$2,500 to \$9,999.99	0.05%	0.05%
\$10,000 +	0.05%	0.05%
<b>Money Market Account</b>		
\$1,000 to \$2,499.99	1.00%	1.00%
\$2,500 to \$24,999.99	1.00%	1.00%
\$25,000 to \$99,999.99	1.50%	1.51%
\$100,000 +	2.00%	2.02%
<b>High Yield Savings*</b>		
\$0.00 to 999.99	none	none
\$1,000.00 to 9,999.99	0.25%	0.25%
\$10,000 to 24,999.99	0.35%	0.35%
\$25,000 to 49,999.99	0.60%	0.60%
\$50,000 and over	0.70%	0.70%

\*Available as a Health Savings Account

### Certificates of Deposit

Account	Interest Rate	APY
<b>3 Months</b>	0.30%	0.30%
<b>6 Months</b>	0.50%	0.50%
<b>9 Months</b>	0.70%	0.70%
<b>12 Months</b>	0.90%	0.90%
<b>18 Months</b>	1.35%	1.35%
<b>24 Months</b>	1.70%	1.70%
<b>30 Months</b>	1.70%	1.70%
<b>36 Months</b>	1.80%	1.80%
<b>48 Months</b>	1.90%	1.90%
<b>60 Months</b>	2.00%	2.00%

Penalty fee for early withdrawal.

Please call for current specials.

Annual Percentage Yields (APY) are accurate as of 3/5/19. Rates are applicable to entire account balances. Other account fees may reduce earnings. Please view our account disclosures for all additional fees. Local rates only. Call us at 1-800-472-6250 to obtain current rate information. All checking and savings rates and APYs are subject to change after the account is opened.