

# COMMERCIAL SAVINGS BANK RATE CHART

September 3, 2020

CARROLL - (712) -792-4346

www.csbscarroll.com

DEDHAM - (712) -683-5611

For Time Certificates, the Annual Percentage Yield assumes a \$1,000 deposit with a start date of January 1st.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Commercial Gold <sup>b</sup>	\$ 50.00		0.05%	0.05%
NOW Interest on Checking <sup>b</sup>	\$ 800.00		0.05%	0.05%
Business Interest Bearing <sup>b</sup>			0.05%	0.05%
CSB Checking Plus <sup>b</sup>	\$ 50.00	\$ 500.00 <sup>c</sup>		
Daily Balances of:				
	\$500.00 and up		0.05%	0.05%
Health Savings Account <sup>b</sup>	\$ 50.00	\$ 0.01 <sup>c</sup>		
Daily Balances of:				
	up to \$2,499.99		0.05%	0.05%
	\$2,500.00-9,999.99		0.05%	0.05%
	\$10,000.00 and up		0.10%	0.10%
IRA <sup>a, b</sup>	\$ 100.00			
Daily Balances of:				
	\$100.00-9,999.99		0.60%	0.60%
	\$10,000.00-24,999.99		0.85%	0.85%
	\$25,000.00 and up		0.85%	0.85%
Passbook Savings <sup>b</sup>	\$ 25.00		0.10%	0.10%
CSBeez Kidz Savings <sup>b</sup>	\$ 25.00		0.10%	0.10%
Money Market Savings <sup>b</sup>	\$ 2,500.00	\$ 0.01 <sup>c</sup>		
Daily Balances of:				
	up to \$9,999.99		0.10%	0.10%
	\$10,000.00-24,999.99		0.15%	0.15%
	\$25,000.00-49,999.99		0.20%	0.20%
	\$50,000.00-99,999.99		0.25%	0.25%
	\$100,000.00-499,999.99		0.35%	0.35%
	\$500,000.00 and up		0.45%	0.45%
90 Days \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.20%	0.20%
6 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.35%	0.35%
7 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.35%	0.35%
12 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.45%	0.45%
16 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.50%	0.50%
18 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.50%	0.50%
24 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.55%	0.55%
30 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.55%	0.55%
36 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.65%	0.65%
48 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.75%	0.75%
60 Months \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.85%	0.85%
6 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.10%	0.10%
7 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.10%	0.10%
12 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.20%	0.20%
16 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.25%	0.25%
18 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.25%	0.25%
24 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.30%	0.30%
30 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.30%	0.30%
36 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.40%	0.40%
48 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.50%	0.50%
60 Months Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.60%	0.60%
13 Month Non-Renewable Time CD \$10,000 & Over <sup>a</sup>	\$ 10,000.00		0.55%	0.55%
13 Month Non-Renewable Time CD Under \$10,000 <sup>a</sup>	\$ 1,000.00		0.30%	0.30%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.  
Interest Rates and Annual Percentage Yields are current as of 09-03-2020.  
For current rate information call (712) 792-4346.

Member  
**FDIC**