

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM DAILY BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
INTEREST CHECKING				
Value Plus Interest Checking	\$50	\$1	0.05%	0.05%
Business Value Plus Interest Checking	\$50	\$1	0.05%	0.05%
IOLA (Business)	\$100	\$1	2.00%	2.00%
MONEY MARKET				
Money Market	\$250	—	0.50%	0.50%
Premier Money Market	\$25,000	Tier 1: \$0 – \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 – \$49,999.99	0.75%	0.75%
		Tier 3: \$50,000 & Above	0.80%	0.80%
Business Premier Money Market	\$25,000	Tier 1: \$0 – \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 – \$99,999.99	0.75%	0.75%
		Tier 3: \$100,000 & Above	0.80%	0.80%
Consumer Promo Money Market	\$25,000	Tier 1: \$0 – \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 & Above	2.00%	2.02%
Business Promo Money Market	\$25,000	Tier 1: \$0 – \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 & Above	2.00%	2.02%
SAVINGS				
High Yield Savings **Exclusively Online**	\$5,000	—	3.92%	4.00%
Relationship Savings	\$250	—	0.10%	0.10%
Carver Savings	\$100	—	0.10%	0.10%
Youth Savings	\$10	—	0.10%	0.10%
Lease Security Manager (Business)	\$0.01	—	0.10%	0.10%
Lease Security Tenant (Business)	\$0.01	—	0.10%	0.10%
Savings Liquid IRA	\$100	—	0.10%	0.10%
CERTIFICATES OF DEPOSIT (CD)				
91 Day CD	\$2,500	\$2,500+	3.625%	3.69%
182 Day CD	\$2,500	\$2,500+	3.525%	3.59%
11 Month CD	\$2,500	\$2,500+	3.525%	3.59%
12 Month CD	\$2,500	\$2,500+	3.375%	3.43%
18 Month Hi-Rise CD	\$2,500	\$2,500	3.375%	3.43%
18 Month CD	\$1,000	\$1,000+	3.125%	3.17%
24 Month CD	\$1,000	\$1,000+	3.125%	3.17%
36 Month CD	\$1,000	\$1,000+	3.125%	3.17%
48 Month CD	\$1,000	\$1,000+	3.125%	3.17%
60 Month CD	\$1,000	\$1,000+	3.125%	3.17%
Jumbo CD	\$100,000	\$100,000+	Negotiable	Negotiable
IRA CERTIFICATES OF DEPOSIT (IRA CD)				
12 Month IRA CD	\$2,500	\$2,500+	3.375%	3.59%
18 Month Hi-Rise CD	\$2,500	\$2,500	3.375%	3.43%
18 Month IRA CD	\$1,000	\$1,000+	3.125%	3.17%
24 Month IRA CD	\$1,000	\$1,000+	3.125%	3.17%
36 Month IRA CD	\$1,000	\$1,000+	3.125%	3.17%
48 Month IRA CD	\$1,000	\$1,000+	3.125%	3.17%
60 Month IRA CD	\$1,000	\$1,000+	3.125%	3.17%

After an account is opened, all rates are subject to change anytime without prior notice at the Bank's discretion. Imposition of fees may reduce earnings. For Certificates of Deposit, a penalty may be applied for withdrawals prior to the maturity date. For further details, please see a Customer Service Representative at your nearest Carver branch.