



Rate Sheet – January 3, 2023

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 Interesting Checking	\$50	\$1	0.05%	0.05%
Business Value Plus Interest Checking	\$50	\$1	0.05%	0.05%
IOLA (business)	\$100	\$1	0.50%	0.50%
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%	2.00%
Business Promo Money Market	\$25,000	Tier 1: \$0 - \$24,999.99	0.50%	0.50%
		Tier 2: \$25,000 & Above	2.00%	2.00%
SAVINGS:				
Relationship Savings	\$250	Tier 2: \$300-9,999.99	0.10%	0.10%
		Tier 3: \$10,000 & Above	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+	1.25%	1.26%
182 day CD	\$2,500	\$2,500+	1.35%	1.36%
12 month CD	\$2,500	\$2,500+	1.75%	1.77%
18 month CD	\$1,000	\$1,000+	2.35%	2.38%
24 month CD	\$1,000	\$1,000+	2.75%	2.79%
36 month CD	\$1,000	\$1,000+	2.75%	2.79%
48 month CD	\$1,000	\$1,000+	2.75%	2.79%
60 month CD	\$1,000	\$1,000+	2.75%	2.79%
Jumbo CD	\$100,000	\$100,000+	Negotiable	Negotiable
IRA CERTIFICATES OF DEPOSIT (IRA CD):				
12 month IRA CD	\$2,500	\$2,500+	1.75%	1.77%
18 month IRA CD	\$1,000	\$1,000+	2.35%	2.38%
24 month IRA CD	\$1,000	\$1,000+	2.75%	2.79%
36-month IRA CD	\$1,000	\$1,000+	2.75%	2.79%
48 month IRA CD	\$1,000	\$1,000+	2.75%	2.79%
60 month IRA CD	\$1,000	\$1,000+	2.75%	2.79%

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, call (718) 230-2900 or visit our website at www.carverbank.com.