

Deposit Rates



Effective December 18, 2023	Interest Rate	Annual Percentage Yield
Advantage Checking Minimum opening deposit \$500.00		
Daily Balance up to \$25,000	4.52%	4.62%
Daily Balance over \$25,000	3.56%	3.62%
Advantage Checking accounts have minimum transaction requirements to qualify for the above rates. See the Account Portfolio for details. If the transaction requirements are not met prior to month end, the rates will be as follows:		
	0.10%	0.10%
Checking Plus Minimum opening deposit \$1,500.00		
Daily Balance up to \$25,000	0.12%	0.12%
Daily Balance over \$25,000	0.10%	0.10%
Checking Plus requires an electronic monthly deposit of \$200 or more from payroll, annuity, pension, or third party pre-authorized transfer.		
Special Checking Minimum opening deposit \$500.00		
Daily Balance under \$1,000	0.12%	0.12%
Daily Balance \$1,000 and over	0.10%	0.10%
Super Checking Minimum opening deposit \$500.00 (branch only)		
Daily Balance up to \$25,000	0.12%	0.12%
Daily Balance over \$25,000	0.10%	0.10%
Super Checking requires an electronic monthly deposit of \$200 or more from payroll, annuity, pension, or third party pre-authorized transfer.		
Money Market Advantage Checking Minimum opening deposit \$25,000.00 (consumer and commercial)		
Average Daily Balance for the Month at least \$25,000 (if the day's balance is under \$250,000/consumer and \$500,000/commercial)		
	4.28%	4.37%
Daily Balance of \$250,000 or more/consumer and \$500,000 or more/commercial and Monthly Average Balance at least \$25,000		
	1.49%	1.50%
Average Daily Balance for Month under \$25,000		
	0.10%	0.10%
<i>Note: A minimum balance charge also applies for any month during which account balance falls below \$25,000.</i>		
Money Market Checking Minimum opening deposit \$1,000.00 (branch only)		
Daily Balance under \$1,000	0.15%	0.15%
Daily Balance \$1,000 to \$9,999.99	0.25%	0.25%
Daily Balance \$10,000 and over	0.30%	0.30%
Commercial Money Market Minimum opening deposit \$5,000.00		
Daily Balance under \$5,000	0.15%	0.15%
Daily Balance \$5,000 and over	0.30%	0.30%
Premier Savings Minimum opening deposit \$500.00		
Daily Balance up to \$35,000	0.50%	0.50%
Daily Balance over \$35,000	0.35%	0.35%
Advantage Savings Minimum opening deposit \$5,000.00		
The interest rate and annual percentage yield for this account depend upon whether you also have an Advantage Checking account. To qualify for a higher rate you must have an open Advantage Checking account.		
Daily Balance with Advantage Checking	4.41%	4.50%
Daily Balance w/o Advantage Checking	3.93%	4.00%

continued

	Interest Rate	Annual Percentage Yield
<u>Statement Savings</u> - <i>No longer available for new account opening.</i>		
Daily Balance under \$1,000	0.15%	0.15%
Daily Balance \$1,000 to \$24,999.99	0.25%	0.25%
Daily Balance \$25,000 and over	0.30%	0.30%
<u>Internet Checking</u> - <i>No longer available for new account opening.</i>		
Daily Balance up to \$25,000	0.12%	0.12%
Daily Balance over \$25,000	0.10%	0.10%
<u>Money Market Plus Checking</u> - <i>No longer available for new account opening.</i>		
Average Daily Balance for the Month at least \$100,000 (if the day's balance is under \$250,000)	0.50%	0.50%
Daily Balance of \$250,000 or more and Monthly Average Balance at least \$100,000	0.10%	0.10%
Average Daily Balance for Month under \$100,000	0.10%	0.10%

Note: A minimum balance charge also applies for any month during which account balance falls below \$25,000.

These are variable rate accounts. Rates/tiers may change at any time without prior notice. Fees could reduce earnings.

Certificates of Deposit * Minimum opening deposit \$1,000.00

30 and 60-Day Maturities	0.10%	0.10%
90-Day Maturity	0.10%	0.10%
182-Day Maturity	4.35%	4.35%
7 Month Maturity (new money only)***	5.25%	5.25%
9 Month Maturity	4.65%	4.65%
One-Year Maturity**	4.41%	4.50%
Two-Year Maturity**	2.96%	3.00%
Three-Year Maturity**	2.81%	2.85%
Five-Year Maturity**	2.81%	2.85%

*All CD rates may change at any time without prior notice. After your CD is opened, the interest rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings.

**Also available as IRA Certificates of Deposit.

See additional materials for minimum balances to avoid service charges and other important account terms. Read in conjunction with "Schedule of Fees", "Deposit Account Rules and Regulations", "Account Portfolio" and other materials for complete disclosure.

***New money is defined as funds not currently held by Presidential Bank and must be an external source of funds.

This rate sheet supersedes the rate sheet dated November 1, 2023

Rev 12/2023