

# PERSONAL DEPOSIT RATES

Rates effective as of: July 25, 2024

All rates are subject to change without notice.

SAVINGS & MONEY MARKET ACCOUNTS <sup>1,7</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
High-Yield Money Market <sup>2,3</sup>	0.99%	1.00%	\$1	\$10.00-\$49,999.99
	1.49%	1.50%	\$1	\$50,000-\$149,999.99
	3.68%	3.75%	\$1	\$150,000-\$249,999.99
	3.92%	4.00%	\$1	≥ \$250,000
Bonus Tier <sup>3</sup>	4.16%	4.25%	\$1	≥ \$250,000
Simple Savings	0.15%	0.15%	\$1	\$10
Basic Savings	0.02%	0.02%	\$1	\$10

<sup>1</sup> Fees may reduce earnings.

<sup>2</sup> Money Market Accounts are also available in Personal Retirement Plans with a \$100 minimum opening deposit.

<sup>3</sup> Bonus tier for customers with a Performance Plus or CSB One Checking Account. For more information, please refer to our Personal Account Fee Schedule and Understanding Your Deposit Account for Personal Accounts Handbook.

CHECKING ACCOUNTS <sup>4,7</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
Performance Plus Checking Account	0.10%	0.10%	\$10	\$10
CSB One Checking <sup>5</sup>	2.96%	3.00%	\$10	≤ \$5,000
	0.00%	0.00%	\$10	≥ \$5,000.01

<sup>4</sup> Fees may reduce earnings.

<sup>5</sup> **CSB One qualifications: A Connect Invest<sup>SM</sup> investment account** must be opened and funded within 60 days of opening a **CSB One Checking Account**. The CSB One Checking Account is a variable rate account. Rate may change after account is opened. When statement cycle qualification conditions are met. **Tier 1** - Daily balances of \$5,000 or less, the interest rate will be 2.96% with an APY of 3.00%. **Tier 2** - Interest will not be paid on that portion of your daily balance that is greater than \$5,000. The range for this tier is 3.00%- 0.01%, depending on the balance in the account. One account per household.

**Connect Invest<sup>SM</sup>** investment products and services are offered independently through SigFig Wealth Management, LLC, an SEC registered investment advisor. Investment accounts are custodied at brokerages that are members of FINRA/SIPC. SigFig and Cambridge Savings Bank are not affiliated. Products and services made available through SigFig are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of the principal amount invested.

CERTIFICATES OF DEPOSIT (CDs) <sup>6,7</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
3 months	2.96%	3.00%	\$1,000	\$10
6 months	2.96%	3.00%	\$1,000	\$10
9 months	3.44%	3.50%	\$1,000	\$10
1 year	1.98%	2.00%	\$1,000	\$10
2 years	4.16%	4.25%	\$1,000	\$10
3 years	2.72%	2.75%	\$1,000	\$10
5 years	1.98%	2.00%	\$1,000	\$10

<sup>6</sup> The APY is based on monthly compounding with funds held to maturity. Additional deposits to CDs are not permitted. All CDs are available in Retirement Plans with a \$500 opening deposit. Substantial penalties for early withdrawal may be imposed. Withdrawals and penalties may reduce earnings. For more information, please refer to our Personal Account Fee Schedule and Understanding Your Deposit Account for Personal Accounts Handbook.

<sup>7</sup> You must live or work in Massachusetts.

CERTIFICATE OF DEPOSIT (CDs) SPECIALS <sup>8</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
10 months	4.50%	4.60%	\$1,000	\$10

<sup>8</sup> The APY is based on monthly compounding with funds held to maturity. After the account has been opened, no additional deposits to this CD Special are permitted. Available for Retirement Plans with a \$500 opening deposit. Substantial penalties for early withdrawals may be imposed. Withdrawals and penalties may reduce earnings. You must live or work in New England to take advantage of this CD Special. For more information, please refer to our Personal Account Fee Schedule, Understanding your Deposit Account for Personal Accounts Handbook, and CD Special Disclosure.