



Machias
Savings Bank
Consumer Deposit Rate Sheet

My MSB Personal Checking Accounts

| Product | Annual Percentage Yield* | Interest Rate | Minimum Balance to Obtain APY | Minimum Opening Deposit |
|------------------------------------|--------------------------|---------------|-------------------------------|-------------------------|
| My MSB Checking | 0.03% | 0.03% | \$0.01 - \$10,000.00 | \$ 100.00 |
| | 0.05% | 0.05% | \$10,000.01 and over | |
| My MSB Health Savings - Individual | 0.05% | 0.05% | \$0.01 - \$25,000.00 | \$ 1.00 |
| | 0.08% | 0.08% | \$25,000.01 and over | |
| My MSB Health Savings - Family | 0.05% | 0.05% | \$0.01 - \$25,000.00 | \$ 1.00 |
| | 0.08% | 0.08% | \$25,000.01 and over | |

My MSB Personal Savings Accounts

| Product | Annual Percentage Yield* | Interest Rate | Minimum Balance to Obtain APY | Minimum Opening Deposit |
|---------------------|--------------------------|---------------|-------------------------------|-------------------------|
| My MSB Savings | 0.05% | 0.05% | \$0.01 - \$25,000.00 | \$ 100.00 |
| | 0.08% | 0.08% | \$25,000.01 and over | |
| My MSB Kids Club | 0.08% | 0.08% | \$0.01 and over | \$ 1.00 |
| My MSB Money Market | 0.05% | 0.05% | \$0.01 - \$2,500.00 | \$ 2,500.00 |
| | 0.05% | 0.05% | \$2,500.01 - \$25,000.00 | |
| | 0.08% | 0.08% | \$25,000.01 - \$100,000.00 | |
| | 0.10% | 0.10% | \$100,000.01 and over | |

My MSB Retirement

| Term | Annual Percentage Yield* | Interest Rate | Minimum Balance to Open and Obtain APY | Early Withdrawal Penalty |
|--------------------|--------------------------|---------------|--|--------------------------|
| My MSB IRA Savings | 0.10% | 0.10% | \$ 100.00 | N/A |
| 3 Month IRA | 0.05% | 0.05% | \$ 100.00 | 30 Days Interest |
| 6 Month IRA | 0.10% | 0.10% | \$ 100.00 | 90 Days Interest |
| 12 Month IRA | 0.15% | 0.15% | \$ 100.00 | 90 Days Interest |
| 18 Month IRA | 0.20% | 0.20% | \$ 100.00 | 180 Days Interest |
| 24 Month IRA | 0.25% | 0.25% | \$ 100.00 | 180 Days Interest |
| 36 Month IRA | 0.30% | 0.30% | \$ 100.00 | 365 Days Interest |
| 48 Month IRA | 0.35% | 0.35% | \$ 100.00 | 365 Days Interest |
| 60 Month IRA | 0.40% | 0.40% | \$ 100.00 | 545 Days Interest |

My MSB Certificate of Deposit

| Term | Annual Percentage Yield* | Interest Rate | Minimum Balance to Open and Obtain APY | Early Withdrawal Penalty |
|---------------------------------------|--------------------------|---------------|--|--------------------------|
| 3 Month CD | 0.05% | 0.05% | \$ 500.00 | 30 Days Interest |
| 6 Month CD | 0.10% | 0.10% | \$ 500.00 | 90 Days Interest |
| 12 Month CD | 0.15% | 0.15% | \$ 500.00 | 90 Days Interest |
| 18 Month CD | 0.20% | 0.20% | \$ 500.00 | 180 Days Interest |
| 24 Month CD | 0.25% | 0.25% | \$ 500.00 | 180 Days Interest |
| 36 Month CD | 0.30% | 0.30% | \$ 500.00 | 365 Days Interest |
| 48 Month CD | 0.35% | 0.35% | \$ 500.00 | 365 Days Interest |
| 60 Month CD | 0.40% | 0.40% | \$ 500.00 | 545 Days Interest |
| Health Savings Family 12 Month CD | 0.15% | 0.15% | \$ 500.00 | 90 Days Interest |
| Health Savings Individual 12 Month CD | 0.15% | 0.15% | \$ 500.00 | 90 Days Interest |

*Annual Percentage Yield is calculated if interest remains on deposit. Interest rates and Annual Percentage Yields are accurate as of 4/01/2021. Additional disclosures and requirements contained in our Deposit Account Agreement, Individual Account Disclosures and in our General Service Fee Schedule, including fees, payment of interest, calculations and compounding of interest and other Account terms and conditions. Rates are subject to change without notice. Early withdrawal of principal on term deposits, including CDs and IRAs can result in penalties. Further information can be found in the Account Terms and Conditions. Fees may reduce earnings.

For more information on rates, call Customer Service at 1-866-416-9302

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Equal Housing Lender