



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	0.05%	0.05%	\$0.01 - \$10,000.00	\$ 100.00
	0.10%	0.10%	\$10,000.01 and over	
Connection Banking	0.01%	0.01%	\$0.01 - \$5,000.00	\$ 100.00
	0.03%	0.03%	\$5,000.01 - \$10,000.00	
	0.05%	0.05%	\$10,000.01 and over	
My MSB Health Savings - Individual	0.15%	0.15%	\$0.01 - \$25,000.00	\$ 1.00
	0.25%	0.25%	\$25,000.01 and over	
My MSB Health Savings - Family	0.15%	0.15%	\$0.01 - \$25,000.00	\$ 1.00
	0.25%	0.25%	\$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	0.15%	0.15%	\$0.01 - \$25,000.00	\$ 100.00
	0.25%	0.25%	\$25,000.01 and over	
My MSB Kids Club	0.10%	0.10%	\$0.01 and over	\$ 1.00
My MSB Money Market	0.05%	0.05%	\$0.01 - \$2,500.00	\$ 2,500.00
	0.10%	0.10%	\$2,500.01 - \$25,000.00	
	0.15%	0.15%	\$25,000.01 - \$100,000.00	
	0.35%	0.35%	\$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	0.45%	0.45%	\$ 100.00	N/A
3 Month IRA	0.26%	0.25%	\$ 100.00	30 Days Interest
6 Month IRA	0.35%	0.34%	\$ 100.00	90 Days Interest
12 Month IRA	0.45%	0.44%	\$ 100.00	90 Days Interest
18 Month IRA	0.55%	0.54%	\$ 100.00	180 Days Interest
24 Month IRA	0.75%	0.74%	\$ 100.00	180 Days Interest
36 Month IRA	1.00%	0.98%	\$ 100.00	365 Days Interest
48 Month IRA	1.15%	1.13%	\$ 100.00	365 Days Interest
60 Month IRA	1.25%	1.23%	\$ 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	0.25%	0.25%	\$ 500.00	30 Days Interest
6 Month CD	0.35%	0.35%	\$ 500.00	90 Days Interest
12 Month CD	0.45%	0.45%	\$ 500.00	90 Days Interest
18 Month CD	0.55%	0.55%	\$ 500.00	180 Days Interest
24 Month CD	0.75%	0.75%	\$ 500.00	180 Days Interest
36 Month CD	1.01%	1.00%	\$ 500.00	365 Days Interest
48 Month CD	1.15%	1.14%	\$ 500.00	365 Days Interest
60 Month CD	1.25%	1.24%	\$ 500.00	545 Days Interest
Health Savings Family 12 Month CD	0.45%	0.45%	\$ 500.00	90 Days Interest
Health Savings Individual 12 Month CD	0.45%	0.45%	\$ 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 02/01/2020. 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