



**Consumer Deposit Rate Sheet**

My MSB Personal Checking Accounts					My MSB Personal Savings Accounts				
Product	Annual Percentage Yield*	Interest Rate	Minimum Balance to Obtain APY	Minimum Opening Deposit	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	My MSB Savings	0.20%	0.20%	\$0.01 - \$25,000.00	\$ 100.00
	0.05%	0.05%	\$10,000.01 and over			0.30%	0.30%	\$25,000.01 and over	
My MSB Health Savings - Individual	0.10%	0.10%	\$0.01 - \$25,000.00	\$ 1.00	My MSB Kids Club	0.20%	0.20%	\$0.01 and over	\$ 1.00
	0.20%	0.20%	\$25,000.01 and over		My MSB Money Fund	0.25%	0.25%	\$0.01 - \$2,500.00	\$ 2,500.00
My MSB Health Savings - Family	0.10%	0.10%	\$0.01 - \$25,000.00	0.30%		0.30%	\$2,500.01 - \$25,000.00		
	0.20%	0.20%	\$25,000.01 and over	0.45%		0.45%	\$25,000.01 - \$100,000.00		
					High Yield Savings	0.60%	0.60%	\$100,000.01 and over	\$ 250,000.00
						0.30%	0.30%	\$0.01 - \$250,000.00	
					2.50%	2.47%	\$250,000.01 and over		
My MSB Certificate of Deposit					My MSB Retirement				
Term	Annual Percentage Yield*	Interest Rate	Minimum Balance to Open and Obtain APY	Early Withdrawal Penalty	Term	Annual Percentage Yield*	Interest Rate	Minimum Balance to Open and Obtain APY	Early Withdrawal Penalty
3 Month CD	0.50%	0.50%	\$ 500.00	30 Days Interest	My MSB IRA Savings	0.30%	0.30%	\$ 100.00	N/A
6 Month CD	0.75%	0.75%	\$ 500.00	90 Days Interest	3 Month IRA	0.50%	0.50%	\$ 100.00	30 Days Interest
12 Month CD	1.01%	1.00%	\$ 500.00	90 Days Interest	6 Month IRA	0.75%	0.75%	\$ 100.00	90 Days Interest
18 Month CD	1.10%	1.09%	\$ 500.00	180 Days Interest	12 Month IRA	1.01%	1.00%	\$ 100.00	90 Days Interest
24 Month CD	1.15%	1.14%	\$ 500.00	180 Days Interest	18 Month IRA	1.10%	1.09%	\$ 100.00	180 Days Interest
36 Month CD	1.20%	1.19%	\$ 500.00	365 Days Interest	24 Month IRA	1.15%	1.14%	\$ 100.00	180 Days Interest
48 Month CD	1.25%	1.24%	\$ 500.00	365 Days Interest	36 Month IRA	1.20%	1.19%	\$ 100.00	365 Days Interest
60 Month CD	1.30%	1.29%	\$ 500.00	545 Days Interest	48 Month IRA	1.25%	1.24%	\$ 100.00	365 Days Interest
Health Savings Family 12 Month CD	1.01%	1.00%	\$ 500.00	90 Days Interest	60 Month IRA	1.30%	1.29%	\$ 100.00	545 Days Interest
Health Savings Individual 12 Month CD	1.01%	1.00%	\$ 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 9/1/2023. 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.

\*\*Special products and rates available for New Money Only. Contact Customer Service at 1-866-416-9302 or visit a local branch for additional information.

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

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