



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 - \$100,00.00		
				0.60%		0.60%	\$100,000.01 and over		
My MSB Certificate of Deposit					High Yield Savings	0.30%	0.30%	\$0.01 - \$50,000.00	\$ 50,000.00
Term	Annual Percentage Yield*	Interest Rate	Minimum Balance to Open and Obtain APY	Early Withdrawal Penalty		3.00%	2.96%	\$50,000.01 - \$100,000.00	
3 Month CD	0.50%	0.50%	\$ 500.00	30 Days Interest		3.50%	3.44%	\$100,000.01 - \$250,000.00	
6 Month CD	0.75%	0.75%	\$ 500.00	90 Days Interest		4.00%	3.92%	\$250,000.01 and over	
7 Month CD Special	5.00%	4.88%	\$ 500.00	90 Days Interest		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
12 Month CD	1.01%	1.00%	\$ 500.00	90 Days Interest	My MSB IRA Savings	0.30%	0.30%	\$ 100.00	N/A
15 Month CD Special	4.75%	4.64%	\$ 500.00	90 Days Interest	3 Month IRA	0.50%	0.50%	\$ 100.00	30 Days Interest
18 Month CD	1.10%	1.09%	\$ 500.00	180 Days Interest	6 Month IRA	0.75%	0.75%	\$ 100.00	90 Days Interest
24 Month CD	1.15%	1.14%	\$ 500.00	180 Days Interest	7 Month IRA Special	5.00%	4.88%	\$ 100.00	90 Days Interest
36 Month CD	1.20%	1.19%	\$ 500.00	365 Days Interest	12 Month IRA	1.01%	1.00%	\$ 100.00	90 Days Interest
48 Month CD	1.25%	1.24%	\$ 500.00	365 Days Interest	15 Month IRA Special	4.75%	4.64%	\$ 100.00	90 Days Interest
60 Month CD	1.30%	1.29%	\$ 500.00	545 Days Interest	18 Month IRA	1.10%	1.09%	\$ 100.00	180 Days Interest
Health Savings Family 12 Month CD	1.01%	1.00%	\$ 500.00	90 Days Interest	24 Month IRA	1.15%	1.14%	\$ 100.00	180 Days Interest
Health Savings Individual 12 Month CD	1.01%	1.00%	\$ 500.00	90 Days Interest	36 Month IRA	1.20%	1.19%	\$ 100.00	365 Days Interest
					48 Month IRA	1.25%	1.24%	\$ 100.00	365 Days Interest
					60 Month IRA	1.30%	1.29%	\$ 100.00	545 Days Interest

* Annual Percentage Yield is calculated if interest remains on deposit. Interest rates and Annual Percentage Yields are accurate as of 11/2/2023. Additional disclosures and requirements contained in our Deposit Account Agreement, Individual Account Disclosures and in our General 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

Member FDIC Equal Housing Lender