



## Consumer Deposit Rate Sheet

My MSB Certificate of Deposit					My MSB Personal Savings Accounts				
Term	Annual Percentage Yield*	Interest Rate	Minimum Balance to Open and Obtain APY	Early Withdrawal Penalty	Product	Annual Percentage Yield*	Interest Rate	Minimum Balance to Obtain APY	Minimum Opening Deposit
3 Month CD	0.50%	0.50%	\$500.00	30 Days Interest	My MSB Savings	0.20%	0.20%	\$0.01 – \$25,000.00	\$100.00
6 Month CD	0.75%	0.75%	\$500.00	90 Days Interest		0.30%	0.30%	\$25,000.01 and over	
7 Month CD Special	5.00%	4.88%	\$500.00	90 Days Interest	My MSB Kids Club	0.20%	0.20%	\$0.01 and over	\$1.00
12 Month CD	1.01%	1.00%	\$500.00	90 Days Interest					
15 Month CD Special	4.75%	4.64%	\$500.00	90 Days Interest	My MSB Money Fund	0.25%	0.25%	\$0.01 – \$2,500.00	\$2,500.00
18 Month CD	1.10%	1.09%	\$500.00	180 Days Interest		0.30%	0.30%	\$2,500.01 – \$25,000.00	
24 Month CD	1.15%	1.14%	\$500.00	180 Days Interest		0.45%	0.45%	\$25,000.01 – \$100,00.00	
36 Month CD	1.20%	1.19%	\$500.00	365 Days Interest		0.60%	0.60%	\$100,000.01 and over	
48 Month CD	1.25%	1.24%	\$500.00	365 Days Interest	High Yield Savings	0.30%	0.30%	\$0.01 – \$50,000.00	\$50,000.00
60 Month CD	1.30%	1.29%	\$500.00	545 Days Interest		3.00%	2.96%	\$50,000.01 – \$100,000.00	
						3.50%	3.44%	\$100,000.01 – \$250,000.00	
						4.00%	3.92%	\$250,000.01 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	0.30%	0.30%	\$100.00	N/A					
3 Month IRA	0.50%	0.50%	\$100.00	30 Days Interest					
6 Month IRA	0.75%	0.75%	\$100.00	90 Days Interest					
7 Month IRA Special	5.00%	4.88%	\$100.00	90 Days Interest					
12 Month IRA	1.01%	1.00%	\$100.00	90 Days Interest					
15 Month IRA Special	4.75%	4.64%	\$100.00	90 Days Interest					
18 Month IRA	1.10%	1.09%	\$100.00	180 Days Interest					
24 Month IRA	1.15%	1.14%	\$100.00	180 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					
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	0.20%	0.20%	\$0.01 – \$25,000.00	\$1.00					
	0.30%	0.30%	\$25,000.01 and over						
My MSB Health Savings – Family	0.20%	0.20%	\$0.01 – \$25,000.00	\$1.00					
	0.30%	0.30%	\$25,000.01 and over						
* Annual Percentage Yield is calculated if interest remains on deposit. Interest rates and Annual Percentage Yields are accurate as of 3/1/2024. 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									