



Machias
Savings Bank
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	4.75%	4.64%	\$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	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					My MSB Personal Checking 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
My MSB IRA Savings	0.30%	0.30%	\$100.00	N/A	My MSB Checking	0.03%	0.03%	\$0.01 - \$10,000.00	\$100.00
3 Month IRA	0.50%	0.50%	\$100.00	30 Days Interest		0.05%	0.05%	\$10,000.01 and over	
6 Month IRA	0.75%	0.75%	\$100.00	90 Days Interest	My MSB Health Savings - Individual	0.20%	0.20%	\$0.01 - \$25,000.00	\$1.00
7 Month IRA Special	4.75%	4.64%	\$100.00	90 Days Interest		0.30%	0.30%	\$25,000.01 and over	
12 Month IRA	1.01%	1.00%	\$100.00	90 Days Interest	My MSB Health Savings - Family	0.20%	0.20%	\$0.01 - \$25,000.00	\$1.00
15 Month IRA Special	4.50%	4.40%	\$100.00	90 Days Interest		0.30%	0.30%	\$25,000.01 and over	
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					

* Annual Percentage Yield is calculated if interest remains on deposit. Interest rates and Annual Percentage Yields are accurate as of 4/1/2024. 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

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