				Sav	achias				
	Consumer I My MSB Certificate of Deposit				eposit Rate Sheet 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	Interest Minimum Balance to Obtain
3 Month CD	1.50%	1.49%	\$500.00	30 Days Interest	My MSP Savings	0.20%		0.20%	0.20% \$0.01 - \$25,000.00
6 Month CD	1.75%	1.73%	\$500.00	90 Days Interest	My MSB Savings	0.30%		0.30%	0.30% \$25,000.01 and over
7 Month CD Special	4.65%	4.55%	\$500.00	90 Days Interest	My MSB Kids Club	0.20%	0.20%	200/	2007 do or 1
12 Month CD	2.01%	1.99%	\$500.00	90 Days Interest				%	% \$0.01 and over
18 Month CD	2.10%	2.08%	\$500.00	180 Days Interest		0.25% 0.25% \$0.01 - \$2,500.00	\$0.01 - \$2,500.00		
24 Month CD	2.15%	2.13%	\$500.00	180 Days Interest	My MSB Money Fund	0.30%	0.30%		\$2,500.01 - \$25,000.00
36 Month CD	2.20%	2.18%	\$500.00	365 Days Interest		0.45%	0.45%		\$25,000.01 - \$100,00.00
48 Month CD	2.26%	2.23%	\$500.00	365 Days Interest		0.60% 0.60% \$100,000.01 and over			
60 Month CD	2.30%	2.27%	\$500.00	545 Days Interest		0.30%	0.30%		\$0.01 - \$50,000.00
						3.00%	2.96%		\$50,000.01 - \$100,000.00
		Ay MSB Ret	irement		High Yield Savings	3.50%	3.44%		\$100,000.01 - \$250,000.00
Term	Annual Percentage Yield*	Interest Rate	Minimum Balance to Open and Obtain APY	Early Withdrawal Penalty		4.00%	3.92%		\$250,000.01 and over
My MSB IRA Savings	0.30%	0.30%	\$100.00	N/A					
3 Month IRA	1.50%	1.49%	\$100.00	30 Days Interest			B Personal	Che	cking Accounts
6 Month IRA	1.75%	1.73%	\$100.00	90 Days Interest	Product	Annual Percentage Yield*	Interest Rate	M	inimum Balance to Obtain APY
7 Month IRA Special	4.65%	4.55%	\$100.00	90 Days Interest	My MSB Checking	0.03%	0.03%		\$0.01 - \$10,000.00
12 Month IRA	2.01%	1.99%	\$100.00	90 Days Interest		0.05%	0.05%		\$10,000.01 and over
18 Month IRA	2.10%	2.08%	\$100.00	180 Days Interest	My MSB Health	0.20%	0.20%		\$0.01 - \$25,000.00
24 Month IRA	2.15%	2.13%	\$100.00	180 Days Interest	Savings - Individual	0.30%	0.30%		\$25,000.01 and over
36 Month IRA	2.20%	2.18%	\$100.00	365 Days Interest	My MSB Health Savings - Family	0.20%	0.20%		\$0.01 - \$25,000.00
48 Month IRA	2.26%	2.23%	\$100.00	365 Days Interest		0.30%	0.30%		\$25,000.01 and over
60 Month IRA	2.30%	2.27%	\$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 7/1/2024. 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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