



BUSINESS INTEREST SCHEDULE
March 27, 2023

Type of Account	Minimum Deposit Required to Open	Minimum Average Daily Balance to Avoid Monthly Service Charge*	Minimum Daily Balance to Earn Interest	Annual Percentage Yield	Interest Rate
Checking Accounts:					
Community Checking	\$100	N/A	N/A	N/A	N/A
Landlord Checking	\$0	N/A	\$0	N/A	N/A
Business NOW Checking	\$500	\$1,500	\$500	0.05%	0.050%
IOLTA	\$0	\$1,500	\$500	0.05%	0.050%
Savings Accounts:					
Business MAX Savings <i>with</i> Checking	\$500	\$500	\$500	0.15%	0.150%
			\$25,000	0.20%	0.200%
			\$50,000	0.50%	0.499%
Business MAX Savings <i>without</i> Checking	\$500	\$500	\$500	0.05%	0.050%
			\$25,000	0.10%	0.100%
			\$50,000	0.15%	0.150%
Business Money Market Account	\$500	\$1,000	\$1,000	0.05%	0.050%
			\$50,000	0.10%	0.100%
			\$100,000	0.15%	0.150%
			\$1,000,000	0.25%	0.250%
			\$100,000,000	0.60%	0.599%
Tenant Savings	\$0	N/A	< \$5,000	0.75%	0.747%
			=> \$5,000	1.25%	1.243%

* Transaction fees may apply. Please refer to the Schedule of Account Features and Charges for Business Checking and Savings Accounts for additional details.

Balance Information:

For Certificates of Deposit, interest begins to accrue on the business day you open the Certificate of Deposit. For all other accounts, interest begins to accrue on the business day you make a deposit. If you close an account before interest is credited, you will earn the accrued interest. We use the daily balance method to calculate interest on your account. The dailybalance method applies a daily periodic rate to the principal in your account each day. The minimum average daily balance is computed by adding the deposited funds in the account for each day of the period and dividing that figure by the number of days in the period.

Tiered-Rate Feature:

Certain accounts may have "tiered-rates". This means that the interest rate and the resulting Annual Percentage Yield you earn will depend on the daily balance in your account. The interest rates and Annual Percentage Yields applicable to each tier are shown above. You will earn the interest rate and Annual Percentage Yield applicable to your daily balance.

Savings Accounts:

You may make up to six (6) preauthorized or telephone transfer per statement cycle. None of which may be by check, draft, debit card (point of sale transfer) or similar order payable to third parties.

Money Market Accounts:

You may make up to six (6) preauthorized or telephone transfers per statement cycle by check, draft or similar order made by you and payable to third parties.

Current Rates:

For current rates, call (203) 656-3500

See Consumer Savings and Interest Disclosure for Certificate of Deposit rates

The Annual Percentage Yields (APY) may change at any time without prior notice, before or after the account is opened.