



IN-BRANCH CONSUMER SAVINGS AND INTEREST DISCLOSURE

Effective: April 30, 2024

Type of Account	Minimum Deposit Required to Open	Minimum Average Daily Balance Required to Avoid Imposition of Fees	Minimum Daily Balance Required to Earn Annual Percentage Yield	Early Withdrawal Penalty	Annual Percentage Yield	Interest Rate
Checking Accounts:						
Prime Checking*	\$0**	\$0	< \$5,000	N/A	0.05%	0.050%
			= > \$5,000	N/A	0.10%	0.100%
Basic Checking***	\$0**	\$0	N/A	N/A	N/A	N/A
Savings Accounts:						
Prime Savings	\$0**	\$0	< \$5,000	N/A	0.75%	0.747%
			= > \$5,000	N/A	1.25%	1.243%
Prime Money Market	\$0**	\$0	< \$100,000	N/A	1.05%	1.045%
			= > \$100,000	N/A	2.50%	2.472%
Certificates of Deposit:						
6 Month Prime CD	\$500	N/A	\$500	90 Days of Interest	5.50%	5.366%
9 Month Prime CD	\$500	N/A	\$500	180 Days of Interest	5.35%	5.223%
11 Month Prime CD	\$500	N/A	\$500	180 Days of Interest	5.00%	4.889%
15 Month Prime CD	\$500	N/A	\$500	270 Days of Interest	5.25%	5.128%
24 Month Prime CD	\$500	N/A	\$500	270 Days of Interest	4.50%	4.410%
IRA Accounts:						
IRA Prime Money Market Account	SEE MONEY MARKET ACCOUNT RATES ABOVE					
IRA Prime Certificates of Deposit	SEE CERTIFICATE OF DEPOSIT RATES ABOVE					

* Prime Checking Accounts can earn an additional 0.05% APY when one ACH has been credited each calendar month.

**Accounts must be funded within thirty (30) days to remain open.

***Account only available to Connecticut residents

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 daily balance 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.

Certificates of Deposit:

The Annual Percentage Yield assumes interest will remain on deposit until maturity. Any withdrawal of interest prior to maturity will reduce earnings. After the account is opened, you may not make deposits into or withdrawals of deposited funds from the account until the maturity date. Except in the case of your death or a court's declaration of your incompetence, if you withdraw any deposited funds before the maturity date, the penalty described above will be charged to your account.

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.

Renewal Policy for Certificates of Deposit:

Your account will automatically renew at maturity to the current rate. You have a grace period of ten (10) calendar days after the maturity date to withdraw the funds without being charged a penalty. If you do not renew the account, interest will not be paid after maturity.

Current Rates:

For current rates, call (203) 656-3500

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