

The guaranteed rates and FDIC protection combine to make Jefferson Bank CDs a sound, sensible way to protect and grow your money. Automatically renewable, our CDs pay competitive rates with varying terms available to match your investment needs.

## CERTIFICATES OF DEPOSIT

Tier 1 \$1,000.00-\$99,999.99 <sup>2,3</sup> Minimum Deposit to Open \$1,000.00			Tier 2 \$100,000.00 to \$499,999.99 <sup>2,3</sup> Minimum Deposit to Open \$100,000.00		
Term	Interest Rate	APY <sup>1</sup>	Term	Interest Rate	APY <sup>1</sup>
1 Month	1.44%	1.45%	1 Month	2.47%	2.50%
3 Months	2.97%	3.00%	3 Months	3.21%	3.25%
6 Months	2.48%	2.50%	6 Months	2.73%	2.75%
9 Months	1.99%	2.00%	9 Months	2.74%	2.75%
12 Months	2.00%	2.00%	12 Months	2.75%	2.75%
18 Months	1.00%	1.00%	18 Months	1.00%	1.00%
24 Months	1.00%	1.00%	24 Months	1.00%	1.00%
36 Months	1.00%	1.00%	36 Months	1.00%	1.00%

Tier 3 \$500,000.00-\$1,999,999.99 <sup>2,3</sup> Minimum Deposit to Open \$500,000.00			Tier 4 \$2,000,000.00 & over <sup>2,3</sup> Minimum Deposit to Open \$2,000,000.00		
Term	Interest Rate	APY <sup>1</sup>	Term	Interest Rate	APY <sup>1</sup>
1 Month	2.96%	3.00%	1 Month	3.20%	3.25%
3 Months	3.70%	3.75%	3 Months	3.94%	4.00%
6 Months	3.22%	3.25%	6 Months	3.47%	3.50%
9 Months	2.99%	3.00%	9 Months	2.99%	3.00%
12 Months	3.00%	3.00%	12 Months	3.00%	3.00%

<sup>1</sup> The Annual Percentage Yields (APYs) are accurate as of the effective date December 23, 2024.

<sup>2</sup> A penalty may be imposed for early withdrawal.

<sup>3</sup> Fees may reduce earnings.

The Truth in Savings Act requires disclosures to be available on all consumer deposit accounts. Please inquire at any Jefferson Bank location for a Truth in Savings Act disclosure. Deposit rates are expressed as an Annual Percentage Yield (APY) and assume that interest is received at least annually. Fees or other conditions could reduce the earnings on the accounts.

## Personal Accounts

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield <sup>2</sup>
<b>Money Market Fund Account<sup>1</sup></b>	\$200.00	\$1,000.00 to \$49,999.99	0.75%	0.75%
		\$50,000.00 to \$99,999.99	0.75%	0.75%
		\$100,000.00 to \$499,999.99	1.50%	1.51%
		\$500,000.00 to \$999,999.99	1.75%	1.76%
		\$1,000,000.00 to \$2,499,999.99	2.00%	2.02%
		\$2,500,000.00 to \$4,999,999.99	2.25%	2.27%
		\$5,000,000.00 to \$9,999,999.99	2.75%	2.78%
		\$10,000,000.00 to \$19,999,999.99	3.25%	3.30%
		\$20,000,000 & Over	3.50%	3.56%
<b>Personal Savings<sup>1</sup></b>	\$25.00	\$25.00	0.50%	0.50%
<b>Relationship Checking<sup>1</sup></b>	\$50.00	\$50.00	0.03%	0.03%

<sup>1</sup>. The rate on these accounts may change after the account is opened.

<sup>2</sup>. The Annual Percentage Yields (APYs) are accurate as of the effective date December 23, 2024.

There is a limit to the number of transfers from a savings account to another account or to a third party by pre-authorized, automatic, telephone or computer transfer, or by check, draft, debit card or similar order, to six per month or statement cycle.

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## Business Accounts

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield <sup>2</sup>
<b>Money Market Fund Account<sup>1</sup></b>	\$200.00	\$1,000.00 to \$49,999.99	0.75%	0.75%
		\$50,000.00 to \$99,999.99	0.75%	0.75%
		\$100,000.00 to \$499,999.99	1.50%	1.51%
		\$500,000.00 to \$999,999.99	1.75%	1.76%
		\$1,000,000.00 to \$2,499,999.99	2.00%	2.02%
		\$2,500,000.00 to \$4,999,999.99	2.25%	2.27%
		\$5,000,000.00 to \$9,999,999.99	2.75%	2.78%
		\$10,000,000.00 to \$19,999,999.99	3.25%	3.30%
		\$20,000,000 & Over	3.50%	3.56%
<b>Business Savings<sup>1</sup></b>	\$50.00	\$50.00	0.50%	0.50%

<sup>1</sup> The rate on these accounts may change after the account is opened.

<sup>4</sup> The Annual Percentage Yields (APYs) are accurate as of the effective date of date December 23, 2024.

There is a limit to the number of transfers from a savings account to another account or to a third party by pre-authorized, automatic, telephone or computer transfer, or by check, draft, debit card or similar order, to six per month or statement cycle.

## Individual Retirement Accounts

IRAs (12 Months) Fixed Rate Less than \$100,000 <sup>2,3</sup> Minimum Deposit to Open \$500.00		IRAs (12 Months) Fixed Rate \$100,000 or Over <sup>2,3</sup> Minimum Deposit to Open \$500.00	
Interest Rate	APY <sup>1</sup>	Interest Rate	APY <sup>1</sup>
2.00%	2.00%	2.75%	2.75%

  

IRAs (18 Months) Variable Rate <sup>2,3,4</sup> Minimum Deposit to Open \$500.00	
Interest Rate	APY <sup>1</sup>
1.00%	1.00%

1. The Annual Percentage Yields (APYs) are accurate as of the effective date December 23, 2024.
2. An IRA penalty will be imposed for early withdrawal from an IRA.
3. Fees may reduce earnings.
4. The rate on this account may change after the account is opened.

The Truth in Savings Act requires disclosures to be available on all consumer deposit accounts. Please inquire at any Jefferson Bank location for a Truth in Savings Act disclosure. Deposit rates are expressed as an Annual Percentage Yield (APY) and assume that interest is received at least annually. Fees or other conditions could reduce the earnings on the accounts.