

ERGO BANK - NEW ACCOUNTS & RATES

Annual Percentage Yield (APY) is accurate as of February 20, 2024 3:00 P.M.

	MINIMUM TO OPEN	MINIMUM TO EARN INTEREST	ANNUAL PERCENTAGE YIELD	INTEREST RATE
PERSONAL CHECKING ACCOUNTS ⁽¹⁾⁽²⁾				
KASASA CASH	\$100	REWARDS	0.05	0.05
KASASA CASH BACK	\$100	REWARDS	0.00	0.00
BUSINESS CHECKING ACCOUNTS ⁽¹⁾⁽²⁾				
BUSINESS CHECKING	\$50		0.00	0.00
NON-PROFIT BUSINESS CHECKING	\$50	\$1,000.01	0.01	0.01

MONEY MARKET ACCOUNTS ⁽¹⁾⁽²⁾		TIERS		
GO MONEY MARKET ACCOUNT	\$1,000	\$0 - \$5,000.00		0.80
BUSINESS MONEY MARKET ACCOUNT	\$1,000	\$5,000.01 - \$25,000.00	1.46	1.45
		\$25,000.01 - \$50,000.00	1.56	1.55
		\$50,000.01 - \$100,000.00	1.76	1.75
		\$100,000.01 - \$250,000.00	2.53	2.50
		\$250,000.01-500,000.00	3.09	3.05
		\$500,000.01	3.30	3.25

KASASA SAVER ⁽²⁾	\$100	REWARDS	0.05	0.05
BUSINESS SAVINGS ⁽²⁾	\$100		0.05	0.05

HEALTH SAVINGS ACCOUNTS ⁽²⁾		TIERS		
	\$100.00	\$0 - \$500.00	0.01	0.01
		\$500.01 - \$5,000.00	0.20	0.20
		\$5,000.01 - \$15,000.00	0.25	0.25
		\$15,000.01	0.30	0.30

- (1) Fees may reduce earnings for the account types listed above
 (2) Rates may change at anytime by our discretion with no limitations

CERTIFICATES OF DEPOSIT **				
31 Days	\$2,500		2.63	2.60
91 Days	\$2,500		2.78	2.75
182 Days	\$1,000		2.87	2.85
12 Months	\$500		2.92	2.90
18 Months	\$500		3.79	3.75
24 Months	\$500		3.53	3.50
30 Months	\$500		2.92	2.90
36 Months	\$500		2.72	2.70
48 Months	\$500		2.67	2.65
60 Months	\$500		2.62	2.60

12 Months Liquidity CD \$100,000 4.76 4.70

- ** First Withdrawal without Penalty,
 ** Second Withdrawal will be 60 days of interest penalty and CD closure. Multiple Liquidity CD can be open, or opened, regardless if it is at the same time or over a period of time.
 ** Non-renewable at maturity

CERTIFICATES OF DEPOSIT SPECIALS **		Specials Available - \$500 Minimum Balance		
7 Months			5.31	5.25
9 Months			5.13	5.10
13 Months			4.91	4.85

- ** NEW MONEY can consist of money from matured Ergo Bank CDs, savings, money market & checking accounts
 ** Non-renewable at maturity
 ** A penalty may be imposed for early withdrawal

INDIVIDUAL RETIREMENT ACCOUNTS - IRAs				
VARIABLE RATE - based on 18 mo. CD	\$100		3.82	3.75
Rate may change after account has been opened.				
FIXED RATE **				
9 Month Fixed	\$100		4.81	4.75
12 Month Fixed	\$100		2.92	2.90
18 Month Fixed	\$100		3.79	3.75
36 Month Fixed	\$500		2.72	2.70
48 Month Fixed	\$500		2.67	2.65

- ** A penalty may be imposed for early withdrawal