



**CLEVELAND
STATE BANK**

Current Deposit Interest Rates & Annual Percentage Yields

Effective 4/16/2025

Money Market, Savings & Checking¹

Account Type	Rate	APY
Premium Money Market Min. Balance to Open \$25,000		
\$0.01-\$24,999.99	0.01%	0.01%
\$25,000-\$99,999.99	0.95%	0.95%
\$100,000-\$249,999.99	1.70%	1.71%
\$250,000-\$499,999.99	2.20%	2.22%
\$500,000-\$999,999.99	2.80%	2.84%
\$1,000,000 or more	3.00%	3.04%
Money Market Min. Balance to Open \$5,000		
\$0.01-\$4,999.99	0.10%	0.10%
\$5,000-\$24,999.99	0.45%	0.45%
\$25,000-\$74,999.99	0.70%	0.70%
\$75,000-\$99,999.99	0.95%	0.95%
\$100,000 or more	1.45%	1.46%
Health Savings Min. Balance to Open \$100		
\$0.01-\$999.99	0.01%	0.01%
\$1,000-\$9,999.99	0.20%	0.20%
\$10,000-\$19,999.99	0.40%	0.40%
\$20,000 or more	0.75%	0.75%
Savings Min. Balance to Open \$100		
Statement Savings	0.10%	0.10%
Christmas Club	0.25%	0.25%
Interest Checking Min. Balance to Open \$1,000		
\$0.01-\$999.99	0.01%	0.01%
\$1,000 or more	0.15%	0.15%

Certificate of Deposit & IRA²

Initial Deposit \$1,000 or more	Rate	APY
3 Month	1.25%	1.25%
6 Month**	3.80%	3.80%
12 Month	2.00%	2.01%
15 Month	2.00%	2.01%
18 Month	2.05%	2.06%
24 Month	3.75%	3.79%
36 Month	2.50%	2.52%
48 Month	2.75%	2.77%
60 Month	3.00%	3.02%
Individual Retirement Account (IRA)		
18 Month Add on	2.50%	2.52%

Certificate of Deposit Specials²

Initial Deposit \$5,000 or more	Rate	APY
6 Month	3.80%	3.80%
9 Month	4.00%	4.00%

**Initial deposit must be \$5,000 or more

¹ Rates may change after the account is opened

² Early withdrawal fees could reduce the earnings from CDs, IRAs and Christmas Club accounts

Additional disclosure information is available upon request

Substantial penalty may apply for early withdrawal on certificate of deposit

APY = Annual Percentage Yield

Rate = Interest Rate

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