



**CLEVELAND  
STATE BANK**

# Current Deposit Interest Rates & Annual Percentage Yields

Effective 5/28/2025

## Money Market, Savings & Checking<sup>1</sup>

Account Type	Rate	APY
<b>Premium Money Market</b> 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%
<b>Money Market</b> 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%
<b>Health Savings</b> 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%
<b>Savings</b> Min. Balance to Open \$100		
Statement Savings	0.10%	0.10%
Christmas Club	0.25%	0.25%
<b>Interest Checking</b> 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 & IRA<sup>2</sup>

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%
<b>Individual Retirement Account (IRA)</b>		
18 Month Add on	2.50%	2.52%

## Certificate of Deposit Specials<sup>2</sup>

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

<sup>1</sup> Rates may change after the account is opened

<sup>2</sup> 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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