PERSONAL DEPOSIT RATES

csb Cambridge SAVINGS BANK

Member FDIC | Member DIF | Equal Housing Lender

Rates effective as of September 23, 2019

All rates are subject to change without notice.

CHECKING ACCOUNTS[1]

	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
Performance Plus Checking Account	0.05%	0.05%	$10	$10
CSB One[2] Checking	2.96%	3.00%	$10	≤ $5,000
	0.00%	0.00%	$10	≥ $5,000.01

[1] Fees could reduce earnings on these accounts.
[2] **CSB One qualifications: A Connect Invest investment account** must be opened and funded within 60 days of opening a **CSB One Checking Account**. CSB One Checking Account: The CSB One Checking Account is a variable rate account. When statement cycle qualification conditions are met: **Tier 1 -** Daily balances of $5,000 or less, the interest rate will be 2.96% with an APY of 3.00%. **Tier 2 -** Interest will not be paid on that portion of your daily balance that is greater than $5,000. The range for this tier is 3.00% - 0.01%, depending on the balance in the account. Minimum balance to open account is $10. One account per household.

Connect Invest investment products and services are offered independently through SigFig Wealth Management, LLC, an SEC registered investment advisor. Investment accounts are custodied at brokerages that are members of FINRA/SIPC. SigFig and Cambridge Savings Bank are not affiliated. Products and services made available through SigFig are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of the principal amount invested.

CERTIFICATES OF DEPOSIT (CDs)[5]

	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
3 months	0.995%	1.00%	$1,000	$10
6 months	1.49%	1.50%	$1,000	$10
1 year	1.98%	2.00%	$1,000	$10
2 years	2.08%	2.10%	$1,000	$10
3 years	2.18%	2.20%	$1,000	$10
5 years	2.37%	2.40%	$1,000	$10

SAVINGS & MONEY MARKET ACCOUNTS[1]

	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
Performance Money Market Account[3]	0.10%	0.10%	$1	$10.00-$9,999.99
	0.15%	0.15%	$1	$10,000-$29,999.99
	0.20%	0.20%	$1	$30,000-$49,999.99
	0.25%	0.25%	$1	≥ $50,000
Bonus Tier[4]	0.65%	0.65%	$1	≥ $50,000
Passbook Savings Account	0.05%	0.05%	$1	$10
Simple Savings Account	0.05%	0.05%	$1	$10

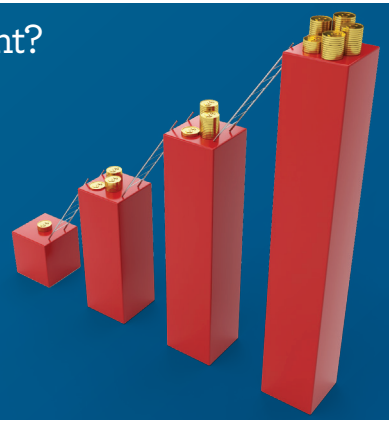
[3] Money Market Accounts also available for Personal Retirement Accounts with a $100 minimum opening deposit.
[4] Bonus tier for customers with a Performance Plus, CSB One, CSB @ Work, or CSB One @ Work Checking accounts.
For more information, please refer to our Fee Schedule and Understanding your Deposit Account brochure.

[5] CDs (including specials) The APY is based on monthly compounding with funds held to maturity. Additional funds to CDs are not permitted. All CDs are available as Retirement accounts with a $500 opening deposit. Substantial penalties for early withdrawal may be imposed. Fees may reduce earnings. For more information, please refer to our Fee Schedule and Understanding Your Deposit Accounts brochure and CD Special disclosure.

[6] Restrictions apply. For additional details or to take advantage of this offer please visit a CSB branch location or call 888-418-5626.

Earning more sounds good, right?

LET'S TALK ABOUT A CD LADDER.[6]



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CSB @ WORK ACCOUNTS[1,7]

	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
CSB One @ Work Checking	2.96%	3.00%	$10	≤ $5,000
	0.00%	0.00%	$10	≥ $5,000.01
CSB @ Work Checking	0.05%	0.05%	$10	$10
CSB @ Work Savings	0.05%	0.05%	$1	$10

[7] Eligibility—You must be employed by a participating CSB @ Work employer. A CSB @ Work Checking Account requires direct deposit from a qualifying employer. If a direct deposit from a qualifying employer is not received for 60 consecutive days, a CSB @ Work Checking Account will convert to a Simple Checking Account.

CSB One @ Work qualifications: A Connect Invest investment account must be opened and funded within 60 days of opening a **CSB One @ Work Checking Account.** CSB One @ Work Checking Account: The CSB One @ Work Checking Account is a variable rate account. Rate may change after account is opened. When statement cycle qualification conditions are met: **Tier 1 -** Daily balances of $5,000 or less, the interest rate will be 2.96% with an APY of 3.00%. **Tier 2 -** Interest will not be paid on that portion of your daily balance that is greater than $5,000. The range for this tier is 3.00% - 0.01%, depending on the balance in the account. Minimum balance to open account is $10. One account per household.

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