BUSINESS DEPOSIT RATES

csb Cambridge SAVINGS BANK
Member FDIC | Member DIF | Equal Housing Lender

Rates effective as of April 8, 2021

All rates are subject to change without notice.

BUSINESS ACCOUNTS

	Earnings Credit Rate	Minimum Deposit to Open
Analyzed Business Checking Account	0.40%	$10

BUSINESS ACCOUNTS

	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
IOLTA Checking Account	0.75%	0.75%	$0	$0
Small Business Savings Account	0.03%	0.03%	$1	$10-$99,999.99
	0.05%	0.05%	$1	$100,000-$999,999.99
	0.10%	0.10%	$1	$1,000,000-$2,999,999.99
	0.05%	0.05%	$1	≥$3,000,000
Small Business Money Market Account	0.30%	0.30%	$1	$10.00-$5,000,000
	0.10%	0.10%	$1	≥$5,000,000.01

Rates on the above accounts may change after the account is opened. Fees could reduce earnings on these accounts.
For more information, please refer to our Small Business Account Fee Schedule and Truth-in-Savings Disclosure.

CERTIFICATES OF DEPOSIT (CDs)*

	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
3 months	0.15%	0.15%	$1,000	$10
6 months	0.25%	0.25%	$1,000	$10
1 year	0.40%	0.40%	$1,000	$10
2 years	0.50%	0.50%	$1,000	$10
3 years	0.55%	0.55%	$1,000	$10
5 years	0.65%	0.65%	$1,000	$10

*CDs - Early withdrawal penalties will be imposed. The Annual Percentage Yield (APY) assumes principal and interest would remain on deposit until maturity. A withdrawal or fees may reduce earnings. Deposit Authorization Form replaces passbook or certificate for Retirement Accounts.
CDs also available for Retirement Accounts with a $500 minimum opening amount and $10 minimum daily balance to earn APY. For more information, please refer to our Small Business Account Fee Schedule, current Rate Sheet and Understanding Your Deposit Accounts brochure.