

BUSINESS DEPOSIT RATES

Rates effective as of

All rates are subject to change without notice.

BUSINESS ACCOUNTS		
	Earnings Credit Rate	Minimum Deposit to Open
Analyzed Business Checking Account		\$10

BUSINESS ACCOUNTS				
	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
IOLTA Checking Account			\$0	\$0
Small Business Savings Account			\$1	\$10-\$99,999.99
			\$1	\$100,000-\$999,999.99
			\$1	\$1,000,000-\$2,999,999.99
			\$1	≥\$3,000,000
Small Business Money Market Account			\$1	\$10.00-\$5,000,000
			\$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) ¹				
	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
3 months			\$1,000	\$10
6 months			\$1,000	\$10
1 year			\$1,000	\$10
2 years			\$1,000	\$10
3 years			\$1,000	\$10
5 years			\$1,000	\$10

¹ 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.

CERTIFICATES OF DEPOSIT (CDs) SPECIALS ²				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
13 months			\$10,000	\$10
17 months			\$10,000	\$10
23 months			\$10,000	\$10

² Rate is subject to change without notice. A minimum of \$10,000 not currently on deposit with CSB is required to open this special CD. Available for CD renewals with an additional minimum deposit of \$10,000 not currently on deposit with CSB. \$10 minimum daily balance required to earn APY. After the account has been opened or renewed, no additional deposits to this CD Special are permitted. The APY assumes interest remains on deposit until maturity. Substantial penalties for early withdrawal may be imposed. Withdrawals and penalties may reduce earnings. You must live or work in Massachusetts to take advantage of this CD Special. Offer may be withdrawn at any time.