



23 Month Certificate of Deposit Special

The following disclosure serves as the Rate Sheet and addendum to the *Understanding Your Deposit Account for Personal Accounts Handbook* or the *Understanding your Deposit Account for Business Accounts Handbook* for this account. Please refer to the Handbook and Personal or Business Fee Schedule for more information.

Effective December 1, 2022

| Term | Minimum Balance to Earn APY | Interest Rate | Annual Percentage Yield (APY) |
|-----------|-----------------------------|---------------|-------------------------------|
| 23 Months | \$10 | 3.69% | 3.75% |

Conditions & Limitations – In order to receive the special rate associated with this offer, the following conditions and limitations apply:

- Rate is subject to change without notice
- A minimum of \$10,000 not currently on deposit at CSB is required to open this CD Special
- Available for CD renewals with an additional minimum deposit at renewal of \$10,000 not currently on deposit at 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
- You must live or work in Massachusetts to take advantage of this CD Special
- Visit a CSB branch location, open online, or call 888-418-5626 to take advantage of this offer (Business CDs may not be opened online)

Early Withdrawal Penalty – The term for the CD Special is 23 months and a penalty may be imposed for withdrawals made before maturity. The fee we may impose will equal 90 days simple interest on the amount withdrawn subject to penalty. Withdrawals and fees may reduce earnings.

Maturity – This 23 Month Statement CD Special will automatically renew at maturity for 12 months at the interest rate in effect at that time for our standard “1 Year” CD.

Special rate and offer subject to change without notice. Offer may be withdrawn at any time. This offer may not be combined with any other special offers. All other rules and regulations for Certificates of Deposit apply.

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