



14 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 June 29, 2023

Term	Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield (APY)
14 Months	\$10	4.65%	4.75%

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
- \$1,000 minimum balance requirement to open the account
- Available in Retirement Plans with a \$500 opening deposit
- 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 14 months and a penalty may be imposed for withdrawals made before maturity. The fee we may impose will equal 180 days simple interest on the amount withdrawn subject to penalty. Withdrawals and fees may reduce earnings.

Maturity – This 14 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 Offer may be withdrawn at any time.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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