



High-Yield Money Market Account Special

Personal Accounts & Individual Retirement Accounts Only

The following disclosure serves as an addendum to the *Understanding Your Deposit Account* for Personal Accounts Handbook for this account special. Please refer to the Handbook and *Personal Account Fee Schedule* for more information.

Effective March 21, 2024

Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield (APY)
\$10 - \$49,999.99	4.69%	4.80%
\$50,000 - \$149,999.99	4.69%	4.80%
\$150,000 - \$249,999.99	4.69%	4.80%
≥ \$250,000	4.69%	4.80%
Bonus Tier* ≥ \$250,000	4.69%	4.80%

* Bonus Tier for customers with a Performance Plus Checking Account.

Rate Information – See Savings Accounts – Common Features section in the Handbook for more information. Annual Percentage Yield of 4.80% for all tiers is guaranteed through September 30, 2024, after which each tier balance will pay a variable rate that is subject to change.

Minimum balance to avoid the imposition of fees – Except for Retirement Accounts, a monthly maintenance service charge of \$10 will be imposed every statement cycle if the average monthly balance drops below \$1,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

There is an annual fee for Retirement accounts. A fee will be charged for each Trustee Transfer to another financial institution for all Retirement accounts. Retirement Plans are not available online.

See separate *Personal Account Fee Schedule* for a complete list of fees and charges.

Foreign (non-CSB) ATM Surcharge Rebates – Receive up to \$12 in ATM surcharge (other banks’ fees) refunds each month on this account.

Conditions and Limitations –

- Account must be opened between March 21, 2024, and June 30, 2024
- You must deposit at least \$1 (\$100 for Retirement accounts) to open this account
- Retirement Plans are not available through Online Account Opening
- You must live or work in Massachusetts to take advantage of this offer
- Offer may be withdrawn at any time