

# Personal Deposit Rates

# Florence Bank

## Effective Date:

All rates are subject to change without notice.

Promotional Products	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
15 Month Bump-Up CD*	2.30%	2.28%	\$500	\$500
25 Month CD	2.65%	2.62%	\$500	\$500
36 Month CD	2.50%	2.47%	\$500	\$500
60 Month CD	3.00%	2.96%	\$500	\$500

Maximum of \$1,000,000.00 is allowed per account.

Certificates of Deposit earn a fixed interest rate for the entire term.

\*The interest rate and APY will change if you elect to make the one-time 15 month reinvestment to "bump-up" the rate.

Fees may reduce earnings on these accounts. A penalty may be imposed for withdrawals prior to maturity.

Rewards Checking	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
On balances up to \$25,000	0.50%	0.50%	\$10	\$0.01
On balances over \$25,000	0.50% To 0.39%*	0.10%	\$10	\$25,000.01
Base Rate	0.01%	0.01%	\$10	\$0.01

To qualify for the Rewards Checking interest rate and APY you must meet the following qualification requirements during each qualification period:

1) Make at least 12 Point-of-Sale Debit Card transactions (not including ATM transactions) that post to your account during each qualification period; and 2) Have at least 1 ACH third-party automatic debit or credit transaction (including Direct Deposits) post to your account during each qualification period; and 3) Agree to receive your monthly statement electronically, and access and view your statement online.

If you do not meet these qualification requirements, you will receive the Rewards Checking Base Rate on the principal balance.

\*Assumes a principal balance of \$35,000.00. APY earned depends on the actual principal balance.

Fees may reduce earnings on this account. The interest rate and APY may change after the account is opened.

Performance Money Market Account	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Tier 1	0.15%	0.15%	\$1,000	\$10
Tier 2	0.15%	0.15%		\$10,000
Tier 3	0.25%	0.25%		\$25,000
Tier 4	0.40%	0.40%		\$50,000
Tier 5	0.55%	0.55%		\$100,000

A Personal Checking Account is required to open the Performance Money Market Account.

Fees may reduce earnings on this account. The interest rate and APY may change after the account is opened.

Money Market Account	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Tier 1	0.10%	0.10%	\$1,000	\$10
Tier 2	0.10%	0.10%		\$1,000

Fees may reduce earnings on this account. The interest rate and APY may change after the account is opened.

Personal Savings	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Passbook or Statement Savings	0.10%	0.10%	\$10	\$10
Security Deposit Account	0.10%	0.10%	\$10	\$10
EZ \$ave*	0.10%	0.10%	\$10	\$10
Club Account	0.10%	0.10%	\$10	\$10
School Savings**	0.15%	0.15%	\$1	\$1

\*A Personal Checking Account is required to open the EZ \$ave Deposit Account.

\*\*Upon the student reaching age 19, the bank will transfer the account to another savings after giving notice in writing.

Fees may reduce earnings on these accounts. The interest rate and APY may change after the account is opened.

Connecting All Offices:  
413-586-1300 or 800-644-8261

Florence Bank  
[florencebank.com](http://florencebank.com)

An Equal Housing Lender  
Member FDIC/Member DIF



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Certificates of Deposit	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
3 Month CD	0.10%	0.10%	\$500	\$500
6 Month CD	0.25%	0.25%	\$500	\$500
7 Month Easy-Out CD	0.15%	0.15%	\$5,000	\$500
12 Month CD	0.40%	0.40%	\$500	\$500
15 Month Bump-Up CD*	2.30%	2.28%	\$500	\$500
17 Month Easy-Out CD	0.40%	0.40%	\$5,000	\$500
18 Month CD	0.45%	0.45%	\$500	\$500
24 Month CD	0.55%	0.55%	\$500	\$500
25 Month CD	2.65%	2.62%	\$500	\$500
30 Month CD	1.25%	1.24%	\$500	\$500
36 Month CD	2.50%	2.47%	\$500	\$500
48 Month CD	1.50%	1.49%	\$500	\$500
60 Month CD	3.00%	2.96%	\$500	\$500

Maximum of \$1,000,000.00 is allowed per account.

Certificates of Deposit earn a fixed interest rate for the entire term.

\*The interest rate and APY will change if you elect to make the one-time 15 month reinvestment to "bump-up" the rate.

Fees may reduce earnings on these accounts. A penalty may be imposed for withdrawals prior to maturity.

Individual Retirement Accounts	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Variable IRA*	0.10%	0.10%	\$10	\$10
12 Month CD	0.40%	0.40%	\$500	\$500
15 Month Bump-Up CD**	2.30%	2.28%	\$500	\$500
18 Month CD	0.45%	0.45%	\$500	\$500
24 Month CD	0.55%	0.55%	\$500	\$500
25 Month CD	2.65%	2.62%	\$500	\$500
30 Month CD	1.25%	1.24%	\$500	\$500
36 Month CD	2.50%	2.47%	\$500	\$500
48 Month CD	1.50%	1.49%	\$500	\$500
60 Month CD	3.00%	2.96%	\$500	\$500

Maximum of \$1,000,000.00 is allowed per account.

IRA Certificates of Deposit earn a fixed interest rate for the entire term.

\*The interest rate and APY may change after the account is opened.

\*\*The interest rate and APY will change if you elect to make the one-time 15 month reinvestment to "bump-up" the rate.

Fees may reduce earnings on these accounts. A penalty may be imposed for withdrawals prior to maturity.

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