

Business 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 |
|----------------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| 25 Month CD | 1.00% | 1.00% | \$500 | \$500 |
| 60 Month CD | 1.50% | 1.49% | \$500 | \$500 |

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

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

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

| Cash Management Checking | Annual Earnings Credit Rate | Minimum Deposit to Open | Minimum Balance to Obtain the Earnings Credit Rate |
|--------------------------|-----------------------------|-------------------------|--|
| Account Details | 1.25% | \$100 | \$0.01 |

Earnings credits earned each month will only be applied to that month's service charges.

The earnings credit rate may change after the account is opened.

| Business Interest Checking | Annual Percentage Yield (APY) | Annual Interest Rate | Minimum Deposit to Open | Minimum Balance to Obtain the APY |
|----------------------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| Tier 1 | 0.01% | 0.01% | \$100 | \$0.01 |
| Tier 2 | 0.05% | 0.05% | | \$100,000 |
| Tier 3 | 0.10% | 0.10% | | \$250,000 |
| Tier 4 | 0.10% | 0.10% | | \$500,000 |
| Tier 5 | 0.10% | 0.10% | | \$1,000,000 |

The interest rates and annual percentage yield may change after the account is opened.

Fees may reduce earnings on these accounts.

| IOLTA Checking | Annual Percentage Yield (APY) | Annual Interest Rate | Minimum Deposit to Open | Minimum Balance to Obtain the APY |
|-----------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| Account Details | 0.75% | 0.75% | \$100 | \$10 |

The interest rate and annual percentage yield may change after the account is opened.

Fees may reduce earnings on these accounts.

| Client Escrow Savings | Annual Percentage Yield (APY) | Annual Interest Rate | Minimum Deposit to Open | Minimum Balance to Obtain the APY |
|-----------------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| Account Details | 0.05% | 0.05% | \$10 | \$10 |

Can only be opened with a Client Escrow Checking account.

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

Fees may reduce earnings on these accounts.

| Security Deposit Account | Annual Percentage Yield (APY) | Annual Interest Rate | Minimum Deposit to Open | Minimum Balance to Obtain the APY |
|--------------------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| Account Details | 0.05% | 0.05% | \$10 | \$10 |

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

Fees may reduce earnings on these accounts.

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| Statement Savings Account | Annual Percentage Yield (APY) | Annual Interest Rate | Minimum Deposit to Open | Minimum Balance to Obtain the APY |
|---------------------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| Account Details | 0.05% | 0.05% | \$10 | \$10 |

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

| Business Money Market | Annual Percentage Yield (APY) | Annual Interest Rate | Minimum Deposit to Open | Minimum Balance to Obtain the APY |
|-----------------------|-------------------------------|----------------------|-------------------------|-----------------------------------|
| Tier 1 | 0.05% | 0.05% | \$1,000 | \$10 |
| Tier 2 | 0.05% | 0.05% | | \$25,000 |
| Tier 3 | 0.10% | 0.10% | | \$100,000 |
| Tier 4 | 0.15% | 0.15% | | \$500,000 |

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

| 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 | 0.10% | 0.10% | \$5,000 | \$500 |
| 12 Month CD | 0.30% | 0.30% | \$500 | \$500 |
| 17 Month Easy-Out CD | 0.20% | 0.20% | \$5,000 | \$500 |
| 18 Month CD | 0.35% | 0.35% | \$500 | \$500 |
| 24 Month CD | 0.45% | 0.45% | \$500 | \$500 |
| 25 Month CD | 1.00% | 1.00% | \$500 | \$500 |
| 30 Month CD | 0.70% | 0.70% | \$500 | \$500 |
| 36 Month CD | 0.75% | 0.75% | \$500 | \$500 |
| 48 Month CD | 0.85% | 0.85% | \$500 | \$500 |
| 60 Month CD | 1.50% | 1.49% | \$500 | \$500 |

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

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

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

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

Florence Bank
florencebank.com

An Equal Housing Lender
Member FDIC/Member DIF

