

# 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
15 Month Bump-Up CD*	2.30%	2.28%	\$500	\$500
25 Month CD	2.50%	2.47%	\$500	\$500
36 Month CD	2.75%	2.72%	\$500	\$500
60 Month CD	2.50%	2.47%	\$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.

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	0.10%	0.10%		\$100,000
Tier 3	0.15%	0.15%		\$250,000
Tier 4	0.15%	0.15%		\$500,000
Tier 5	0.15%	0.15%		\$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	1.39%	1.38%	\$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	0.10%	0.10%	\$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	0.10%	0.10%	\$10	\$10

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

Fees may reduce earnings on these accounts.

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

Florence Bank  
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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	<b>0.10%</b>	<b>0.10%</b>	<b>\$10</b>	<b>\$10</b>

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	<b>0.20%</b>	<b>0.20%</b>	<b>\$1,000</b>	<b>\$10</b>
Tier 2	<b>0.20%</b>	<b>0.20%</b>		<b>\$25,000</b>
Tier 3	<b>0.50%</b>	<b>0.50%</b>		<b>\$100,000</b>
Tier 4	<b>0.75%</b>	<b>0.75%</b>		<b>\$500,000</b>

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	<b>0.10%</b>	<b>0.10%</b>	<b>\$500</b>	<b>\$500</b>
6 Month CD	<b>0.25%</b>	<b>0.25%</b>	<b>\$500</b>	<b>\$500</b>
7 Month Easy-Out CD	<b>0.15%</b>	<b>0.15%</b>	<b>\$5,000</b>	<b>\$500</b>
12 Month CD	<b>0.40%</b>	<b>0.40%</b>	<b>\$500</b>	<b>\$500</b>
15 Month Bump-Up CD*	<b>2.30%</b>	<b>2.28%</b>	<b>\$500</b>	<b>\$500</b>
17 Month Easy-Out CD	<b>0.40%</b>	<b>0.40%</b>	<b>\$5,000</b>	<b>\$500</b>
18 Month CD	<b>0.45%</b>	<b>0.45%</b>	<b>\$500</b>	<b>\$500</b>
24 Month CD	<b>0.55%</b>	<b>0.55%</b>	<b>\$500</b>	<b>\$500</b>
25 Month CD	<b>2.50%</b>	<b>2.47%</b>	<b>\$500</b>	<b>\$500</b>
30 Month CD	<b>1.25%</b>	<b>1.24%</b>	<b>\$500</b>	<b>\$500</b>
36 Month CD	<b>2.75%</b>	<b>2.72%</b>	<b>\$500</b>	<b>\$500</b>
48 Month CD	<b>1.50%</b>	<b>1.49%</b>	<b>\$500</b>	<b>\$500</b>
60 Month CD	<b>2.50%</b>	<b>2.47%</b>	<b>\$500</b>	<b>\$500</b>

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

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

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