CUSB Bank DEPOSIT RATE SHEET

Rates accurate as of 10/22/2026

CHECKING

Optimum Return ^

Balance of	APY	Interest Rate
$500,000 +	1.89%	1.87%
$125,000 to $499,999.99	1.44%	1.43%
$75,000 to $124,999.99	1.36%	1.35%
$50,000 to $74,999.99	0.90%	0.90%
$25,000 to $49,999.99	0.65%	0.65%
$2,500 to $24,999.99	0.55%	0.55%

High Interest Checking ^

Balance of	APY	Interest Rate
$1,500 +	0.25%	0.25%
$0.00-$1,499.99*	0.05%	0.05%

50+ Checking ^

Balance of	APY	Interest Rate
*No minimum balance**	0.05%	0.05%

Simply Free Checking and CUSB Checking

No minimum balance, non-interest bearing*

BUSINESS CHECKING

High Interest Business Checking^

Balance of	APY	Interest Rate
*No minimum balance**	0.25%	0.25%

Commercial Checking and Simply Free Business Checking

No minimum balance, non-interest bearing*

SAVINGS

Savings^

Balance of	APY	Interest Rate
*No minimum balance**	0.20%	0.20%

Christmas Club Savings^

Balance of	APY	Interest Rate
*No minimum balance**	0.20%	0.20%

HEALTH SAVINGS ACCOUNT

Health Savings Account (HSA)^

Minimum Deposit	APY	Interest Rate
*No minimum balance**	1.76%	1.75%

CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	APY	Interest Rate
91 Days**	$500.00	1.66%	1.65%
182 Days**	$1,000.00	3.94%	3.90%
12 Months**	$1,000.00	4.00%	3.96%
60 Months**	$5,000.00	2.11%	2.10%

Exchange Rate CD^

Option to change interest rate once during CD term

Term	Minimum Deposit	APY	Interest Rate
18 Months**	$1,000.00	2.47%	2.45%
30 Months**	$1,000.00	3.17%	3.15%
36 Months**	$1,000.00	3.02%	3.00%
60 Months**	$5,000.00	2.01%	2.00%

Build Your Own CD^

Add to… Withdraw From… Exchange Rate

Term	Minimum Deposit	APY	Interest Rate
24 Months**	$500.00	2.11%	2.10%

Special Term CD

Term	Minimum Deposit	APY	Interest Rate
25 Months**	$2,500.00	4.20%	4.16%
13 Months**	$2,500.00	4.15%	4.11%

IRA CERTIFICATES

Fixed Rate IRA**

Choose from 18, 30, 36, or 60 month Certificate of Deposit

Variable Rate IRA^

Term	Minimum Deposit	APY	Interest Rate
N/A	$100.00	1.61%	1.60%

APY - Annual Percentage Yield

Fees could reduce earnings on accounts.

^Rates may change after account is opened.

**$25 minimum deposit to open.*

***Substantial penalty for early withdrawal.*

Member FDIC

CUSB Bank 800-397-9964