



CUSB Bank DEPOSIT RATE SHEET

Rates accurate as of 12/18/2025

CHECKING

Optimum Return ^

Balance of	APY	Interest Rate
\$500,000 +	1.76%	1.75%
\$125,000 to \$499,999.99	1.26%	1.25%
\$75,000 to \$124,999.99	1.26%	1.25%
\$50,000 to \$74,999.99	0.80%	0.80%
\$25,000 to \$49,999.99	0.60%	0.60%
\$2,500 to \$24,999.99	0.50%	0.50%

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%

Direct Free Checking^

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

Simply Free Checking

No minimum balance*, non-interest bearing

BUSINESS CHECKING

Business Interest Checking^

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

Commercial 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%

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.

CERTIFICATES OF DEPOSIT

Term	Minimum Deposit	APY	Interest Rate
91 Days**	\$500.00	1.51%	1.50%
182 Days**	\$1,000.00	3.94%	3.90%
12 Months**	\$1,000.00	3.82%	3.78%
60 Months**	\$5,000.00	2.01%	2.00%

Exchange Rate CD^

Option to change interest rate once during CD term

Term	Minimum Deposit	APY	Interest Rate
18 Months**	\$1,000.00	2.31%	2.30%
30 Months**	\$1,000.00	3.17%	3.15%
36 Months**	\$1,000.00	3.02%	3.00%
60 Months**	\$5,000.00	1.91%	1.90%

Build Your Own CD^

Add to... Withdraw From... Exchange Rate

Term	Minimum Deposit	APY	Interest Rate
24 Months**	\$500.00	2.06%	2.05%

Special Term CD

Term	Minimum Deposit	APY	Interest Rate
25 Months**	\$2,500.00	3.55%	3.52%

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%



CUSB Bank 800-397-9964