

# PERSONAL DEPOSIT RATES

## Rates effective as of

All rates are subject to change without notice.

SAVINGS & MONEY MARKET ACCOUNTS <sup>1</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
Performance Money Market Account <sup>2</sup>			\$1	\$10.00-\$9,999.99
			\$1	\$10,000-\$29,999.99
			\$1	\$30,000-\$49,999.99
			\$1	≥ \$50,000
Bonus Tier <sup>3</sup>			\$1	≥ \$50,000
Passbook Savings Account			\$1	\$10
Simple Savings Account			\$1	\$10

PERFORMANCE PLUS MONEY MARKET ACCOUNT SPECIAL <sup>1</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
Performance Plus Money Market Account Special <sup>2,4</sup>			\$1	\$10.00-\$9,999.99
			\$1	\$10,000-\$29,999.99
			\$1	\$30,000-\$49,999.99
			\$1	≥ \$50,000
Bonus Tier <sup>3</sup>			\$1	≥ \$50,000

<sup>1</sup> Fees could reduce earnings on these accounts.

<sup>2</sup> Money Market Accounts also available for Personal Retirement Accounts with a \$100 minimum opening deposit.

<sup>3</sup> Bonus tier for customers with a Performance Plus, CSB One, CSB @ Work, or CSB One @ Work Checking account. For more information, please refer to our Personal Account Fee Schedule and Understanding your Deposit Account brochure.

<sup>4</sup> This offer is available beginning 12/1/20 for new accounts opened with new funds, not previously on deposit at Cambridge Savings Bank. Minimum opening deposit of \$1. The minimum balance to obtain the 0.25% APY is \$30,000. If your balance is between \$10,000 - \$29,999.99, the interest rate is 0.20% and the APY is 0.20%. If your balance is between \$10 - \$9,999.99, the interest rate is 0.15% and the APY is 0.15%. The maximum account balance to receive the 0.30% APY is \$5,000,000. This is a variable rate tiered account and rates may change after account is opened. Offer available only if you live or work in New England. This offer is available for new accounts only and there is a limit of one account per household. Maintain a minimum average monthly balance of \$1,000 to waive the \$10 monthly fee.

CERTIFICATES OF DEPOSIT (CDs) <sup>5</sup>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
3 months			\$1,000	\$10
6 months			\$1,000	\$10
1 year			\$1,000	\$10
2 years			\$1,000	\$10
3 years			\$1,000	\$10
5 years			\$1,000	\$10

<sup>5</sup> CDs (including specials) The APY is based on monthly compounding with funds held to maturity. Additional deposits to CDs are not permitted. All CDs are available as Retirement accounts with a \$500 opening deposit. Substantial penalties for early withdrawal may be imposed. Fees may reduce earnings. For more information, please refer to our Personal Account Fee Schedule and Understanding Your Deposit Accounts brochure and CD Special disclosure, if applicable.

CERTIFICATES OF DEPOSIT (CDs) SPECIALS				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
11 months <sup>6</sup>			\$10,000	\$10

<sup>6</sup> Annual Percentage Yield (APY) is accurate as of 10/15/20. Rate is subject to change without notice. Offer available for personal Certificate of Deposit (CD) and Individual Retirement Accounts (IRA) only. You must have a Cambridge Savings Bank Performance or Performance Plus checking account. A minimum of at least \$10,000 not currently on deposit with CSB is required to open this special personal CD or IRA. \$10 minimum daily balance required to earn APY. The maximum amount of deposit is \$250,000 and additional deposits to this CD Special are not permitted. The APY assumes interest remains on deposit until maturity. The term for the Certificate of Deposit is 11 months and a penalty may be imposed for withdrawals made before maturity. Withdrawals and fees may reduce earnings. You must live or work in New England to take advantage of this CD Special. Limit one promotional account per household. Offer may be withdrawn at any time. Checking fees may apply.

**Rates effective as of**

<b>CHECKING ACCOUNTS<sup>7</sup></b>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
Performance Plus Checking Account			\$10	\$10
CSB One <sup>8</sup> Checking			\$10	≤ \$5,000
			\$10	≥ \$5,000.01

<sup>7</sup> Fees could reduce earnings on these accounts.

<sup>8</sup> **CSB One qualifications: A Connect Invest<sup>SM</sup> investment account** must be opened and funded within 60 days of opening a **CSB One Checking Account**. CSB One Checking Account: The CSB One Checking Account is a variable rate account. Rate may change after account is opened. When statement cycle qualification conditions are met: **Tier 1** - Daily balances of \$5,000 or less, the interest rate will be 1.49% with an APY of 1.50%. **Tier 2** - Interest will not be paid on that portion of your daily balance that is greater than \$5,000. The range for this tier is 1.50% - 0.01%, depending on the balance in the account. Minimum balance to open account is \$10. One account per household.

**Connect Invest<sup>SM</sup>** investment products and services are offered independently through SigFig Wealth Management, LLC, an SEC registered investment advisor. Investment accounts are custodied at brokerages that are members of FINRA/SIPC. SigFig and Cambridge Savings Bank are not affiliated. Products and services made available through SigFig are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of the principal amount invested.

<b>CSB @ WORK ACCOUNTS<sup>7,9</sup></b>				
	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open	Minimum Daily Balance to Earn APY
CSB One @ Work Checking			\$10	≤ \$5,000
			\$10	≥ \$5,000.01
CSB @ Work Checking			\$10	\$10
CSB @ Work Savings			\$1	\$10

<sup>9</sup> Eligibility—You must be employed by a participating CSB @ Work employer. A CSB @ Work Checking Account requires direct deposit from a qualifying employer. If a direct deposit from a qualifying employer is not received for 60 consecutive days, a CSB @ Work Checking Account will convert to a Simple Checking Account.

**CSB One @ Work qualifications: A Connect Invest<sup>SM</sup> investment account** must be opened and funded within 60 days of opening a **CSB One @ Work Checking Account**. CSB One @ Work Checking Account: The CSB One @ Work Checking Account is a variable rate account. Rate may change after account is opened. When statement cycle qualification conditions are met: **Tier 1** - Daily balances of \$5,000 or less, the interest rate will be 1.49% with an APY of 1.50%. **Tier 2** - Interest will not be paid on that portion of your daily balance that is greater than \$5,000. The range for this tier is 1.50% - 0.01%, depending on the balance in the account. Minimum balance to open account is \$10. One account per household.

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