



## Performance Plus Money Market Account

### Personal Accounts & Individual Retirement Accounts Only

The following disclosure serves as an addendum to the *Understanding Your Deposit Account* for Personal Accounts Handbook for this account. Please refer to the Handbook and Fee Schedule for more information.

**Effective December 1, 2020**

Minimum Balance to Earn APY	Interest Rate	Annual Percentage Yield (APY)
\$10 - \$9,999.99	0.15%	0.15%
\$10,000 - \$29,999.99	0.20%	0.20%
\$30,000 - \$49,999.99	0.25%	0.25%
≥ \$50,000	0.30%	0.30%
Bonus Tier* ≥ \$50,000	0.40%	0.40%

\* Bonus Tier for customers with a Performance Plus Checking Account.

**Rate Information** – This account earns interest. See Savings Accounts – Common Features section in the Handbook for more information.

**Minimum balance to avoid the imposition of fees** – A monthly maintenance fee of \$10 will be imposed every statement cycle if the average monthly balance falls below \$1,000. The average monthly balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

There is an annual fee for Retirement accounts. A fee will be charged for each Trustee Transfer to another financial institution for all Retirement accounts. See separate Personal Account Fee Schedule for a complete list of fees and charges.

**Limitations** –

- New accounts opened with new funds, not previously on deposit at Cambridge Savings Bank with a maximum opening deposit of \$5,000,000.
- You must deposit at least \$1 (\$100 for Retirement accounts) to open this account.
- You must be a resident of New England to take advantage of this offer.
- One account per household.

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