

# CITIZENS SAVINGS BANK



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## INTEREST RATES

Effective October 1, 2026

|                                              | INTEREST<br>RATE | A.P.Y.**    | Minimum        |
|----------------------------------------------|------------------|-------------|----------------|
| 3 MONTH CERTIFICATE***                       | 3.55             | 3.60        | \$1,000        |
| 182 DAY CERTIFICATE - \$ 1,000 - 9,999***    | 3.86             | 3.90        | \$1,000        |
| 182 DAY CERTIFICATE - \$ 10,000 - 24,999***  | 3.91             | 3.95        | \$1,000        |
| 182 DAY CERTIFICATE - \$ 25,000 - ABOVE***   | 3.96             | 4.00        | \$1,000        |
| 9 MONTH CERTIFICATE***                       | 3.98             | 4.00        | \$1,000        |
| 12 MONTH CERTIFICATE - \$ 1,000 - 9,999***   | 3.96             | 4.00        | \$1,000        |
| 12 MONTH CERTIFICATE - \$ 10,000 - 24,999*** | 4.01             | 4.05        | \$1,000        |
| 12 MONTH CERTIFICATE - \$ 25,000 - ABOVE***  | 4.06             | 4.10        | \$1,000        |
| 18 MONTH CERTIFICATE***                      | 4.11             | 4.15        | \$1,000        |
| 24 MONTH CERTIFICATE***                      | 4.11             | 4.15        | \$1,000        |
| 30 MONTH CERTIFICATE - \$ 1,000 - 9,999***   | 3.76             | 3.80        | \$1,000        |
| 30 MONTH CERTIFICATE - \$ 10,000 - 24,999*** | 3.81             | 3.85        | \$1,000        |
| 30 MONTH CERTIFICATE - \$ 25,000 - ABOVE***  | 3.86             | 3.90        | \$1,000        |
| <b>36 MONTH CERTIFICATE*** #</b>             | <b>3.86</b>      | <b>3.90</b> | <b>\$1,000</b> |
| <b>48 MONTH CERTIFICATE***</b>               | <b>3.86</b>      | <b>3.90</b> | <b>\$1,000</b> |

\*\*Annual Percentage Yield - 3 & 9 mo CD compounded at maturity; all other CD terms compounded semi-annually

\*\*\*Substantial Penalty for Early Withdrawal

# Rate may be changed one time during term of certificate

|                              | INTEREST<br>RATE | A.P.Y.** |
|------------------------------|------------------|----------|
| IRA                          | 2.00             | 2.02     |
| SAVINGS                      | 0.25             | 0.25     |
| NOW                          | 0.15             | 0.15     |
| HI-FI - \$ 0 - 49,999        | 1.00             | 1.00     |
| HI-FI - \$ 50,000 - 99,999   | 1.24             | 1.25     |
| HI-FI - \$ 100,000 - 249,999 | 1.39             | 1.40     |
| HI-FI - \$ 250,000 - 499,999 | 1.49             | 1.50     |
| HI-FI - \$ 500,000 - 749,999 | 1.74             | 1.75     |
| HI-FI - \$ 750,000 - ABOVE   | 1.98             | 2.00     |

\*\*Annual Percentage Yield - Interest compounded monthly

Fees can reduce earnings. Rates may vary.



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