

CITIZENS SAVINGS BANK



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INTEREST RATES

Effective November 4, 2025

	INTEREST RATE	A.P.Y.**	Minimum
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***	3.88	3.90	\$1,000
12 MONTH CERTIFICATE - \$ 1,000 - 9,999***	3.72	3.75	\$1,000
12 MONTH CERTIFICATE - \$ 10,000 - 24,999***	3.76	3.80	\$1,000
12 MONTH CERTIFICATE - \$ 25,000 - ABOVE***	3.81	3.85	\$1,000
18 MONTH CERTIFICATE***	3.76	3.80	\$1,000
24 MONTH CERTIFICATE***	3.72	3.75	\$1,000
30 MONTH CERTIFICATE - \$ 1,000 - 9,999***	3.57	3.60	\$1,000
30 MONTH CERTIFICATE - \$ 10,000 - 24,999***	3.62	3.65	\$1,000
30 MONTH CERTIFICATE - \$ 25,000 - ABOVE***	3.67	3.70	\$1,000
36 MONTH CERTIFICATE*** #	3.62	3.65	\$1,000
48 MONTH CERTIFICATE***	3.62	3.65	\$1,000

**Annual Percentage Yield - 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 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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