

## Deposit Interest Rates Effective May 1, 2019

<b>CONSUMER PRODUCTS</b>	<b>Minimum to Open</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
<b>Simply Plus Banking</b>	\$100.00		
\$0.00 to \$4,999.99		0.010%	<b>0.01%</b>
\$5,000.00 to \$24,999.99		0.150%	<b>0.15%</b>
Over \$25,000.00		0.200%	<b>0.20%</b>
<b>Achieve More Banking<sup>‡</sup> **</b>	\$100.00		
\$0.00 to \$15,000.00 (Tier 1)		2.960%	<b>3.00%</b>
Additional Balances Over \$15,000.00 (Tier 2)		0.205%	<b>0.21%</b>
Non Qualified Account \$0.00 or more		0.025%	<b>0.03%</b>
<b>Simply Savings</b>	\$100.00		
\$0.00 to \$4,999.99		0.010%	<b>0.01%</b>
\$5,000.00 to \$24,999.99		0.110%	<b>0.11%</b>
Over \$25,000.00		0.250%	<b>0.25%</b>
<b>Pals Savings (Minors)</b>	\$25.00	0.250%	<b>0.25%</b>
<b>Achieve More Savings **</b>	\$5,000.00		
\$0.00 to \$25,000.00		0.249%	<b>0.25%</b>
Over \$25,000.00		1.989%	<b>2.00%</b>
<b>Christmas Club</b>	\$25.00	0.200%	<b>0.20%</b>
<b>Health Savings Account</b>	N/A		
\$0.00 TO \$999.99		0.010%	<b>0.01%</b>
\$1,000.00 TO \$4,999.99		0.400%	<b>0.40%</b>
Over \$5,000.00		0.750%	<b>0.75%</b>
<b>Money Market</b>	\$2,500.00		
\$2,500.00 to \$9,999.99		0.010%	<b>0.01%</b>
\$10,000.00 to \$24,999.99		0.110%	<b>0.11%</b>
\$25,000.00 to \$49,999.99		0.200%	<b>0.20%</b>
Over \$50,000.00		0.499%	<b>0.50%</b>
<b>Platinum Money Market</b>	\$25,000.00		
\$2,500.00 to \$9,999.99		0.110%	<b>0.11%</b>
\$10,000.00 to \$24,999.99		0.110%	<b>0.11%</b>
\$25,000.00 to \$49,999.99		0.200%	<b>0.20%</b>
\$50,000.00 to \$99,999.99		0.499%	<b>0.50%</b>
Over \$100,000.00		0.499%	<b>0.50%</b>
<b>Achieve More Money Market **</b>	\$15,000.00		
\$0.00 to \$75,000.00		0.249%	<b>0.25%</b>
Over \$75,000.00		1.589%	<b>1.60%</b>
<b>COMMERCIAL PRODUCTS</b>	<b>Minimum to Open</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
<b>Commercial NOW/Charitable NOW</b>	\$1,000.00		
\$2,500.00 to \$24,999.99		0.110%	<b>0.11%</b>
\$25,000.00 to \$49,999.99		0.150%	<b>0.15%</b>
Over \$50,000.00		0.150%	<b>0.15%</b>
<b>Commercial Statement Savings</b>	\$500.00		
\$0.00 to \$4,999.99		0.010%	<b>0.01%</b>
\$5,000.00 to \$24,999.99		0.110%	<b>0.11%</b>
Over \$25,000.00		0.250%	<b>0.25%</b>
<b>Commercial Money Market</b>	\$2,500.00		
\$2,500.00 to \$24,999.99		0.110%	<b>0.11%</b>
\$25,000.00 TO \$49,999.99		0.200%	<b>0.20%</b>
Over \$50,000.00		0.499%	<b>0.50%</b>
<b>Commercial Platinum Money Market</b>	\$25,000.00		
\$2,500.00 to \$24,999.99		0.110%	<b>0.11%</b>
\$25,000.00 to \$49,999.99		0.200%	<b>0.20%</b>
\$50,000.00 to \$249,999.99		0.499%	<b>0.50%</b>
Over \$250,000.00		0.499%	<b>0.50%</b>

\*\* Initial funds deposited must be funds not currently on deposit with Providence Bank & Trust. Available to Individuals Only.

‡ If account qualifications are met, balances up to \$15,000 will earn the Tier 1 interest rate. Additional balances over \$15,000 will earn the Tier 2 interest rate. If qualifications are not met during the month, interest will be calculated using the Average Daily Balance Method using the Non Qualified Account rate tier.

**CERTIFICATES OF DEPOSIT & IRA CERTIFICATES OF DEPOSIT TERMS †**

<b>Less than \$100,000 – CD/IRA*</b>	<b>Minimum to Open</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
3 Month	\$2,500.00	0.250%	<b>0.25%</b>
6 Month	\$2,500.00	0.350%	<b>0.35%</b>
12 Month	\$1,000.00	0.499%	<b>0.50%</b>
18 Month	\$1,000.00	0.599%	<b>0.60%</b>
24 Month	\$1,000.00	0.808%	<b>0.81%</b>
36 Month	\$1,000.00	1.105%	<b>1.11%</b>
48 Month	\$1,000.00	1.244%	<b>1.25%</b>
60 Month	\$1,000.00	1.343%	<b>1.35%</b>
<b>13 Month SPECIAL ‡</b>	\$2,500.00	2.480%	<b>2.50%</b>

<b>\$100,000 and Over –Jumbo CD/IRA*</b>	<b>Minimum to Open</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
3 Month Jumbo	\$100,000.00	0.250%	<b>0.25%</b>
6 Month Jumbo	\$100,000.00	0.350%	<b>0.35%</b>
12 Month Jumbo	\$100,000.00	0.499%	<b>0.50%</b>
18 Month Jumbo	\$100,000.00	0.599%	<b>0.60%</b>
24 Month Jumbo	\$100,000.00	0.808%	<b>0.81%</b>
36 Month Jumbo	\$100,000.00	1.105%	<b>1.11%</b>
48 Month Jumbo	\$100,000.00	1.244%	<b>1.25%</b>
60 Month Jumbo	\$100,000.00	1.343%	<b>1.35%</b>
<b>13 Month SPECIAL JUMBO ‡</b>	\$100,000.00	2.480%	<b>2.50%</b>

† Deposits placed through the CDARS program will lower the Annual Percentage Yield by .125%.

‡ CD Special is available to Individuals only. Initial funds deposited must come from funds not currently on deposit with Providence Bank & Trust. Providence Bank & Trust reserves the right to limit deposits. IRA Accounts are eligible.

\* A penalty may be imposed for early withdrawals.

**GRANDFATHERED CONSUMER DEPOSIT PRODUCTS FROM URBAN PARTNERSHIP BANK**

\*\* These accounts are being grandfathered from Urban Partnership Bank and cannot be opened after the transition to Providence Bank & Trust

<b>GRANDFATHERED UPB PRODUCTS**</b>	<b>Minimum to Open</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
<b>Partnership Plus Checking**</b>	\$100.00		
\$0.00 to \$2,499.99		0.010%	<b>0.01%</b>
\$2,500.00 to \$9,999.99		0.010%	<b>0.01%</b>
\$10,000.00 to \$49,999.99		0.050%	<b>0.05%</b>
Over \$50,000.00		0.100%	<b>0.10%</b>
<b>Mission Savings**</b>	\$50.00		
\$0.00 to \$99,999.99		0.600%	<b>0.60%</b>
Over \$100,000.00		0.600%	<b>0.60%</b>