

## RATE SHEET

### Personal and Business Deposit Accounts

#### Deposit Interest Rates and Annual Percentage Yields (APYs)\*

\*Interest rates and Annual Percentage Yields (APYs) listed in this Rate Sheet are effective on the date shown above. Interest rate means an annual rate of interest paid on an account. APY is a percentage rate reflecting the total amount of interest paid on the account based on the interest rate and frequency of compounding. The following personal and business deposit accounts may be opened online: Checking, savings, money market and certificates of deposit for existing and new customers.

Information in this Rate Sheet may change at any time without notice. Refer to your account disclosures and fee schedule presented to you during your account opening process.

Personal Checking Accounts	Interest Bearing	Minimum Deposit to Open and Earn APY	Interest Rate	APY*
<b>Lifetime Free Checking</b> <i>A FREE account for everyone</i> <ul style="list-style-type: none"> <li>No minimum balance</li> <li>No monthly service charge</li> </ul>	No	\$100	0.00%	0.00%

<b>50+ Interest Checking</b> <i>A perfect account for customers 50 and over</i> <ul style="list-style-type: none"> <li>FREE standard personalized checks</li> <li>Competitive interest</li> <li>No minimum balance</li> <li>No monthly service charge</li> </ul>	Yes	\$100 min to Open \$0.01 to Earn APY	0.05%	0.05%
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\*Compounded daily, credited monthly.

Premium Interest Checking <i>A premium account for those interested in higher interest</i>	Interest Bearing	Minimum Deposit to Open and Earn APY	Tiers	Interest Rate	APY*
	<ul style="list-style-type: none"> <li>FREE standard personalized checks</li> <li>Higher interest rate with a balance of \$1,500 or more</li> <li>Competitive interest if balance falls below \$1,500</li> </ul>	Yes	\$100 min to Open \$0.01 to Earn APY	\$0-\$1,499.99 \$1,500 and above	0.05% 0.08%

\*Compounded daily, credited monthly.

<b>Business Checking Accounts</b>	<b>Interest Bearing</b>	<b>Minimum Deposit to Open and Earn APY</b>	<b>Tiers</b>	<b>Interest Rate</b>	<b>APY*</b>
<b>Business Interest Checking</b> <i>Ideal for many businesses, including sole proprietorships and not-for-profits</i> <ul style="list-style-type: none"> <li>• 1,000 FREE monthly transaction items</li> <li>• Competitive interest                             <ul style="list-style-type: none"> <li>• Up to \$10,000 currency deposited per month FREE</li> </ul> </li> </ul>	Yes	\$100 min to Open  \$0.01 to Earn APY	\$0-\$4,999.99	0.10%	0.10%
			\$5,000 and above	0.15%	0.15%

\*Compounded daily, credited monthly.

<b>Business Carter Checking 250</b>	<b>Interest Bearing</b>	<b>Minimum Deposit to Open and Earn APY</b>	<b>Interest Rate</b>	<b>APY*</b>
<i>Ideal for small businesses with fewer transactions per month</i> <ul style="list-style-type: none"> <li>• No monthly fee</li> <li>• No minimum balance</li> <li>• 250 items per month                             <ul style="list-style-type: none"> <li>• .50 per item above 250</li> </ul> </li> <li>• Up to \$10,000 currency deposited per month FREE</li> </ul>	No	\$100	0.00%	0.00%

<b>Business Carter Checking 500</b>	<b>Interest Bearing</b>	<b>Minimum Deposit to Open and Earn APY</b>	<b>Interest Rate</b>	<b>APY*</b>
<i>Ideal for mid-size businesses with more transactions per month</i> <ul style="list-style-type: none"> <li>• Daily minimum balance fee of \$25                             <ul style="list-style-type: none"> <li>• Waived with one of the following:                                     <ul style="list-style-type: none"> <li>\$10,000 minimum average daily balance</li> <li>\$15,000 combined deposit balances</li> <li>\$50,000 outstanding business loan balance</li> </ul> </li> </ul> </li> <li>• 500 items per month                             <ul style="list-style-type: none"> <li>• .50 per item above 500</li> </ul> </li> <li>• Up to \$20,000 currency deposited per month FREE</li> </ul>	No	\$100	0.00%	0.00%

Money Market Accounts Personal and Business	Interest Bearing	Minimum Deposit to Open and Earn APY	Tiers	Interest Rate	APY*
Carter Money Market	Yes	\$100 min to open \$2,500 to earn APY	\$0-\$2,499.99	0.00%	0.00%
			\$2,500-\$24,999.99	0.10%	0.10%
			\$25,000-\$49,999.99	0.11%	0.11%
			\$50,000-\$99,999.99	0.13%	0.13%
			\$100,000-\$499,999.99	0.15%	0.15%
			\$500,000-\$999,999.99	0.19%	0.19%
			\$1,000,000-\$2,499,999.99	0.25%	0.25%
			\$2,500,000-\$4,999,999.99	0.27%	0.27%
			\$5,000,000 and above	0.30%	0.30%

\*Compounded daily, credited monthly.

Premium Money Market Personal and Business	Interest Bearing	Minimum Deposit to Open and Earn APY	Tiers	Interest Rate	APY*
Premium Money Market	Yes	\$100 to open \$2,500 to earn APY	\$0-\$2,499.99	0.00%	0.00%
			\$2,500-\$24,999.99	0.26%	0.26%
			\$25,000-\$49,999.00	3.21%	3.26%
			\$50,000-\$99,999.99	3.31%	3.37%
			\$100,000-\$499,999.99	3.40%	3.46%
			\$500,000-\$999,999.99	3.50%	3.56%
			\$1,000,000 and above	3.93%	4.01%

\*Compounded daily, credited monthly.

Savings Accounts Personal and Business	Interest Bearing	Minimum Deposit to Open and Earn APY	Interest Rate	APY*
Carter Savings	Yes	\$50 min to Open \$0.01 to Earn APY	0.10%	0.10%

\*Compounded daily, credited quarterly.

Limited Time Promotional Offer**	Minimum Deposit to Open and Earn APY	Interest Rate	APY*
7-month CD Special <b>Personal and Business</b>	\$100	4.89%	5.01%
11- month CD Special <b>Personal</b>	\$100	4.41%	4.51%
23 – month CD Special <b>Personal</b>	\$100	3.69%	3.76%

\*Compounded daily, credited quarterly on the anniversary date. Penalties for early withdrawals: For maturities of less than one year, a 30-day interest penalty will be assessed. For maturities of one year or more, a 90-day interest penalty will be assessed. Fees may reduce earnings.

\*\*All promotional offers, products and services offered by CB&T are subject to updates, modifications and/or termination at any time. Initial Annual Percentage Yield (APY) for CD assumes principal and interest remain on deposit until maturity. To earn APY the minimum balance must be \$100. A penalty for early withdrawal will be imposed.

Certificates of Deposit (CD) Term <b>Personal and Business</b>	Minimum Deposit to Open and Earn APY	Interest Rate	APY*
6 month	\$2,500	0.14%	0.14%
1 year	\$100	0.35%	0.35%
2 year	\$100	0.38%	0.38%
3 year	\$100	0.45%	0.45%
4 year	\$100	0.50%	0.50%
5 year	\$100	0.55%	0.55%

\*Compounded daily, credited quarterly on the anniversary date. Penalties for early withdrawals: For maturities of less than one year, a 30-day interest penalty will be assessed. For maturities of one year or more, a 90-day interest penalty will be assessed. Fees may reduce earnings.

Year-Round Christmas Club <b>Personal Only</b>	Interest Bearing	Minimum Deposit to Open and Earn APY	Interest Rate	APY*
Christmas Club**	Yes	\$10 \$0.01 to Earn APY	1.00%	1.00%

\*Compounded daily, credited quarterly.

\*\*Maximum deposit for our Year-Round Christmas Club is \$5,000 per customer. The daily balance method is used to calculate the account interest. This applies a daily periodic rate to the principal ledger balance in the account each day. If account is closed or funds withdrawn before interest is credited, interest will be forfeited. This rate is accurate from October 21, 2022, to October 20, 2023. Fees may reduce earnings.

**To open other deposit account(s) or to participate in any other promotional offers, visit one of our branches, [CBT.Cares.com/locations](http://CBT.Cares.com/locations).**