

Business Deposit Rates

Effective Date:

All rates are subject to change without notice



Partners in Our Hometown

Florence Savings Bank

Cash Management Checking	Annual Earnings Credit Rate	Minimum Deposit to Open	Minimum Balance to Obtain the Earnings Credit
Account Details	1.75%	\$100	\$0.01

*Credit accumulated each month will only be applied to that month's service charges. The earnings credit rate may change after the account is opened.

IOLTA Checking	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Account Details	1.00%	1.00%	\$100	\$10

The rate may change after the account is opened.

Client Escrow Checking	Annual Earnings Credit Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Account Details	1.00%	\$100	\$0.01

*Credit accumulated each month will only be applied to that month's service charges. The earnings credit rate may change after the account is opened.

Client Escrow Savings	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Account Details	0.10%	0.10%	\$100	\$10

Can only be opened with a Client Escrow Checking account. The rate may change after the account is opened.

For a complete list of business checking accounts offered, please visit www.florencesavings.com

Business Money Market	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
Tier 1	0.10%	0.10%	\$1,000	\$10
Tier 2	0.10%	0.10%		\$25,000
Tier 3	0.15%	0.15%		\$100,000
Tier 4	0.15%	0.15%		\$500,000

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Certificates of Deposit	Annual Percentage Yield (APY)	Annual Interest Rate	Minimum Deposit to Open	Minimum Balance to Obtain the APY
3 Months	0.10%	0.10%	\$500	\$500
5 Months*	0.35%	0.35%	\$500	\$500
6 Months	0.25%	0.25%	\$500	\$500
7 Month Easy-Out	0.20%	0.20%	\$5,000	\$500
12 Months	0.45%	0.45%	\$500	\$500
17 Month Easy-Out	0.20%	0.20%	\$5,000	\$500
18 Months	0.60%	0.60%	\$500	\$500
24 Months	0.75%	0.75%	\$500	\$500
30 Months	0.85%	0.85%	\$500	\$500
36 Months	1.15%	1.14%	\$500	\$500
48 Months	1.45%	1.44%	\$500	\$500

Certificates of Deposit earn a fixed interest rate for the entire term. A penalty may be imposed for early withdrawals.

*\$1,000,000 maximum deposit per customer.

