



# FINWISE

BANK

People Moving Forward

## Savings & Checking Account Rates

Product	Minimum Opening Deposit	Interest Rate	APY*
Consumer Statement Savings †		0.25%	0.25%
Consumer Free Checking		0.00%	0.00%
Consumer & Sole Proprietor NOW Account †	\$500	0.15%	0.15%
Free Business Checking		0.00%	0.00%
Interest Bearing Business Checking †		0.15%	0.15%
Business Statement Savings †		0.25%	0.25%
Business Checking Monthly Analysis		0.00%	0.00%
Consumer and Business Money Market †	\$1,000		
0 to 2,499.99		0.25%	0.25%
2,500 to 24,999.99		0.35%	0.35%
25,000 to 99,999.99		0.50%	0.50%
100,000 to 249,999.99		0.65%	0.65%
250,000 to 499,999.99		0.80%	0.80%
500,000 & Over		0.80%	0.80%

## Certificate of Deposit Rates \$500 Minimum Fixed Rate

Term	Interest Rate	APY*
30-Day Certificate	0.25%	0.25%
60-Day Certificate	0.25%	0.25%
90-Day Certificate	0.25%	0.25%
6-Month Certificate	1.50%	1.51%
12-Month Certificate	1.75%	1.77%
18-Month Certificate	1.85%	1.87%
24-Month Certificate	1.95%	1.97%
36-Month Certificate	2.15%	2.17%
48-Month Certificate	2.25%	2.28%
60-Month Certificate	2.35%	2.38%

## Individual Retirement Account Rates

Term	Interest Rate	APY*
18-Month Certificate ---- Fixed Rate	1.85%	1.87%



\*APY = Annual Percentage Yield. APYs are accurate as of 03/10/2020.

† The interest rate may change after account opening. For money market accounts a \$7.00 service charge will be assessed if current balance falls below \$1,000 any day during the monthly cycle. Fees may reduce the earnings on the account.

Ver. 3-10-20