



**UNEXPECTED**  
**LOCAL BANKING**

Effective 01/11/2021

**EZ IRA Accounts**

*Minimum to Open - \$500*

Term	Interest Rate	APY*
12 Month	0.45%	0.45%
18 Month	0.50%	0.50%

 **Health Savings**

Interest Rate	APY*
0.05%	0.05%

**EZ Savings**

**EZ Business Savings**

*Minimum to Open & Obtain APY- \$100*

Interest Rate	APY*
0.05%	0.05%

 **Super Savers Club**

*Minimum to Open & Obtain APY - \$10*

Bristol Morgan Bank's kids account! You must be 13 years or younger to have this account.

Interest Rate	APY*
0.30%	0.30%

 **Christmas Club**

*Minimum to Open & Obtain APY - \$5*

Save for Christmas all year. We'll send you a check for the balance of your account in October, just in time for Christmas shopping.

Interest Rate	APY*
0.35%	0.35%

Fees could reduce the earnings on the account. The Interest Rate and Annual Percentage Yields are accurate as of the date above and are subject to change without notice. For current rate information call 1-888-852-3191.

**EZ Money Market Savings**  
**EZ Business Money Market Savings**

*Minimum to Open & Obtain APY - \$500*

Minimum Daily Balance	Interest Rate	APY*
\$0 - \$499.99	0.00%	0.00%
\$500 - \$2,500	0.01%	0.01%
\$2,500.01 - \$20,000	0.05%	0.05%
\$20,000.01 - \$100,000	0.07%	0.07%
\$100,000.01 and over	0.10%	0.10%

**EZ Money Checking**  
**EZ Business NOW**

*Minimum to Open & Obtain APY - \$500*

Minimum Daily Balance	Interest Rate	APY*
\$0 - \$499.99	0.00%	0.00%
\$500 - \$2,500	0.01%	0.01%
\$2,500.01 - \$20,000	0.02%	0.02%
\$20,000.01 - \$100,000	0.03%	0.03%
\$100,000.01 and over	0.04%	0.04%

**EZ CDs (Certificates of Deposit)**

*Minimum to Open & Obtain APY - \$500*

Term	Interest Rate	APY*
3 Month	0.20%	0.20%
6 Month	0.25%	0.25%
9 Month	0.30%	0.30%
12 Month	0.35%	0.35%
18 Month	0.40%	0.40%
24 Month	0.45%	0.45%
36 Month	0.60%	0.60%
48 Month	0.70%	0.70%
60 Month	0.85%	0.85%

\*APY = Annual Percentage Yield. The Annual Percentage Yields shown above assume that all principal and interest remain on deposit for a full year at the advertised rate. Penalties could reduce earnings on the account. Additional account disclosure information is provided in the applicable account disclosures.

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