craft bank

Craft Bank 1575 Northside Dr. NW **Building 100, Suite 200** Atlanta, GA 30318

Checking and Savings Products

| CRAFT PREMIUN | I CHECKING *1 *2 | | | |
|-----------------------------|------------------|--------|--|--|
| (\$100 minimum to Open) | | | | |
| Amount | Interest Rate | APY *4 | | |
| \$0.01 – \$2,499.99 | 0.10% | 0.10% | | |
| \$2,500.00 - \$9,999.99 | 0.20% | 0.20% | | |
| \$10,000 – \$24,999.99 | 0.30% | 0.30% | | |
| \$25,000 – and above | 0.50% | 0.50% | | |
| CRAFT SAVINGS | S *1*2 | | | |
| (\$50 Minimum to Oper | 1) | | | |
| Amount | Interest Rate | APY *4 | | |
| \$0.01 – and above | 0.50% | 0.50% | | |
| CRAFT BUSINESS SAVINGS *1*2 | | | | |
| (\$100 Minimum to Ope | en) | | | |
| Amount | Interest Rate | APY *4 | | |
| \$0.01 – and above | 0.50% | 0.50% | | |

| CRAFT IOLTA *1 *2 | | | |
|---------------------------|---------------|--------|--|
| (\$500 Minimum to Open) | | | |
| Amount | Interest Rate | APY *4 | |
| \$0.01 - and above | 0.45% | 0.45% | |
| CRAFT MONEY MARKET | | | |
| (\$1,000 Minimum to Open) |) | | |
| Amount | Interest Rate | APY *4 | |
| \$0.01 - \$49,999.99 | 0.70% | 0.70% | |
| \$50,000 - \$249,999.99 | 1.35% | 1.36% | |
| \$250,000 - \$499,999.99 | 2.02% | 2.04% | |
| \$500,000 - \$999,999.99 | 2.51% | 2.54% | |
| \$1,000,000- and above | 3.51% | 3.57% | |
| | | | |

Interest Rate

Time Deposits (Personal & Business)

| (\$1,000 Minimum to Open) | |
|---------------------------|-----------------------|
| Term | Amount |
| 1 Year | \$0.01 - \$249,999.99 |
| | \$250,000 – and above |
| - > 4 | ** ** *** *** *** |

3.01% 3.05% 3.26% 3.31% 4.01% 4.08% \$0.01 - \$249,999.99 2 Year \$250,000 - and above 4.51% 4.60% 3 Year \$0.01 - \$249,999.99 3.51% 3.57% \$250,000 - and above 4.01% 4.08% 4 Year \$0.01 - \$249,999.99 3.26% 3.31% \$250,000 - and above 3.76% 3.83% 5 Year \$0.01 - \$249,999.99 3.01% 3.05% \$250,000 - and above 3.57% 3.51%

[*1] Interest rates may change after account opening

[*2] Fees may reduce earnings on account

[*3] Penalty may be imposed for early withdrawal

[*4] APY = Annual Percentage Yield

CD's*3

Member FDIC

APY *

Rates Effective 02/01/2023