

CITIZENS BANK DEPOSIT ACCOUNT INTEREST RATES
AS OF JUNE 1, 2018

Type of Deposit	<u>Minimum Opening Deposit</u>	<u>Minimum Balance to Earn APY</u>	<u>Effective Date</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield (APY)</u>
Checking Accounts*					
Relationship Checking	\$50	\$0 and over	5/24/18	0.03%	0.03%
Interest Checking***					
Health Savings Account	\$0	\$0-\$2,499	5/24/18	0.10%	0.10%
		\$2,500 and over	2/9/17	1.00%	1.00%
Savings Accounts*					
Regular Savings	\$25	\$0-\$14,999	5/24/18	0.10%	0.10%
		\$15,000-\$49,999	5/24/18	0.15%	0.15%
		\$50,000 and over	5/24/18	0.20%	0.20%
Junior Savers	\$5	\$0-\$14,999	5/24/18	0.10%	0.10%
		\$15,000-\$49,999	5/24/18	0.15%	0.15%
		\$50,000 and over	5/24/18	0.20%	0.20%
Christmas Club Savings	\$10	\$0 and over	2/9/17	0.02%	0.02%
Money Market Accounts*					
Money Market Savings	\$50	\$0-\$14,999	5/24/18	0.05%	0.05%
		\$15,000-\$49,999	5/24/18	0.10%	0.10%
		\$50,000 and over	5/24/18	0.15%	0.15%
Premium Rate Plus Savings	\$1,000	\$0-\$14,999	2/9/17	0.03%	0.03%
Premium Rate Savings***		\$15,000-\$49,999	5/24/18	0.08%	0.08%
		\$50,000-\$99,999	5/24/18	0.20%	0.20%
		\$100,000 and over	5/24/18	0.25%	0.25%
Municipal and Public Interest Accounts*					
IOLTA	\$50	\$0-\$249,999	5/24/18	0.03%	0.03%
		\$250,000 and over	5/24/18	0.03%	0.03%
Municipal Premium Checking	\$50	\$0-\$249,999	5/24/18	0.03%	0.03%
		\$250,000 and over	5/24/18	0.08%	0.08%
Municipal Premium Rate Savings	\$1,000	\$0-\$249,999	5/24/18	0.10%	0.10%
		\$250,000 and over	5/24/18	0.15%	0.15%
Individual Retirement Accounts**					
IRA -- 6 months	\$100	None	5/24/18	0.25%	0.25%
IRA -- 12 months	\$100	None	5/24/18	0.35%	0.35%
IRA -- 18 months (variable rate)*	\$50	None	6/1/18	2.03%	2.05%
IRA -- 24 months	\$100	None	5/24/18	0.50%	0.50%
IRA -- 30 months	\$100	None	5/24/18	0.55%	0.55%
IRA -- 36 months	\$100	None	5/24/18	0.60%	0.60%
IRA -- 60 months	\$500	None	4/17/14	1.15%	1.16%
IRA -- 84 months	\$500	None	4/17/14	1.85%	1.87%
Certificates of Deposit**					
CD -- 91 days	\$500	None	5/24/18	0.09%	0.09%
CD -- 182 days	\$500	None	5/24/18	0.25%	0.25%
CD -- 12 months	\$500	None	5/24/18	0.35%	0.35%
CD -- 18 months	\$500	None	5/24/18	0.45%	0.45%
CD -- 24 months	\$500	None	5/24/18	0.50%	0.50%
CD -- 30 months	\$500	None	5/24/18	0.55%	0.55%
CD -- 36 months	\$500	None	5/24/18	0.60%	0.60%
CD -- 48 months	\$500	None	5/24/18	0.99%	0.99%
CD -- 60 months	\$500	None	4/17/14	1.15%	1.16%
CDARS -- 4 weeks	\$10,000	None	7/23/12	0.02%	0.02%
CDARS -- 13 weeks	\$10,000	None	7/27/12	0.03%	0.03%
CDARS -- 26 weeks	\$10,000	None	7/27/12	0.05%	0.05%
CDARS -- 52 weeks	\$10,000	None	5/24/18	0.20%	0.20%
CDARS -- 104 weeks	\$10,000	None	5/24/18	0.35%	0.35%
CDARS -- 156 weeks	\$10,000	None	5/24/18	0.84%	0.84%
CDARS -- 260 weeks	\$10,000	None	5/24/18	1.00%	1.00%
Sweep Account*			6/1/18	0.97%	0.97%
National Prime			3/22/18	4.75%	
Business Checking II Earnings Credit Factor*			2/7/13	0.02%	

*Rate may change after account is opened.

Fees may reduce earnings on account.

**Substantial interest penalties apply for early withdrawal of funds from Certificates of Deposits/IRA's.

Member FDIC