



## Personal Product Deposit Rates

Effective Date: Tuesday, April 15, 2025

Product Description	Tier	Interest Rate	Annual Percentage Yield
<b>Checking Accounts</b>			
Premium Checking	All Balances	0.010%	0.01%
	\$0 - 49,999	0.010%	0.01%
Private Checking	\$50,000 - 99,999	0.010%	0.01%
	\$100,000 - 249,999	0.010%	0.01%
	\$250,000 - 499,999	0.010%	0.01%
	\$500,000+	0.010%	0.01%
<b>Savings Accounts:</b>			
Savings	All Balances	0.010%	0.01%
Premium Savings <sup>1</sup>	All Balances	0.010%	0.01%
Private Savings <sup>2</sup>	All Balances	0.010%	0.01%
IRA Savings	All Balances	0.010%	0.01%
<b>Money Market Accounts:</b>			
Personal Money Market	\$0 - 2,499	0.000%	0.00%
	\$2,500 - 49,999	0.010%	0.01%
	\$50,000 - 99,999	0.010%	0.01%
	\$100,000 - 249,999	0.010%	0.01%
	\$250,000 - 499,999	0.010%	0.01%
	\$500,000+	0.010%	0.01%
Private Money Market <sup>2</sup>	\$0 - 2,499	0.020%	0.02%
	\$2,500 - 49,999	0.020%	0.02%
	\$50,000 - 99,999	0.020%	0.02%
	\$100,000 - 249,999	0.020%	0.02%
	\$250,000 - 499,999	0.020%	0.02%
	\$500,000 - 999,999	0.020%	0.02%
	\$1,000,000 - 24,999,999	0.020%	0.02%
\$25,000,000+	0.020%	0.02%	
Tiered IRA Money Market	\$0 - 2,499	0.010%	0.01%
	\$2,500 - 49,999	0.010%	0.01%
	\$50,000 - 99,999	0.010%	0.01%
	\$100,000 - 249,999	0.010%	0.01%
	\$250,000 - 499,999	0.010%	0.01%
	\$500,000+	0.010%	0.01%

These are variable rate accounts. The interest rate and Annual Percentage Yield (APY) may change at our discretion, at any time. Interest will be compounded daily and credited every statement cycle. If you close your account before interest is credited, you will, through the date of closure, receive the accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

<sup>1</sup> You must have a Premium Checking account to be eligible for this product.

<sup>2</sup> You must have a Private Checking account to be eligible for this product.

Please refer to the Fee Schedule for Personal Accounts for minimum balance requirements to open the account and avoid the imposition of a fee, an explanation of the balance computation method, fees and other eligibility requirements.



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Term	Standard CD		Private CD <sup>3</sup>		IRA CD	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
<b>Certificate of Deposit Accounts (CDs)</b>						
30 Day	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
3 Month	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
5 Month	0.010%	0.01%	0.020%	0.02%	Not Available	
6 Month	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
7 Month	3.922%	4.00%	4.114%	4.20%	Not Available	
9 Month	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
12 Month	3.440%	3.50%	3.922%	4.00%	0.010%	0.01%
18 Month	2.469%	2.50%	2.956%	3.00%	0.010%	0.01%
2 Year	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
3 Year	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
4 Year	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%
5 Year	0.010%	0.01%	0.020%	0.02%	0.010%	0.01%

Interest rates and Annual Percentage Yields (APY) are accurate as of effective date.

CD rates are subject to certain terms and conditions and fixed upon opening the account. You must deposit at least \$500 to open the CD and earn the disclosed Annual Percentage (APY). In the event of withdrawal before the stated maturity date, an early withdrawal penalty will be imposed. A withdrawal will reduce earnings. The CD will renew automatically at maturity. Webster Bank will allow a 10-day grace period after the maturity date to deposit or withdraw funds without penalty. If no changes are made to the account, the account will renew for the same term and reflect the APY in effect at the time of renewal.

<sup>3</sup> You must have a Private Checking account to be eligible for these products.