

Interest Rates for Business Accounts

Effective Date: June 16, 2025

Business Savings Accounts

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
Statement Savings	\$10	None	0.02%
Passbook Savings	\$10	None	0.02%
Business Money Market Deposit*	\$1,000	\$1,000 or more	0.10%

*Business Money Market Deposit Account requires customer to have a TS Business Checking Account prior to opening.

Your interest rate and Annual Percentage Yield (APY) may change after the account is opened.

Fees could reduce earnings on the account.

Special Certificate of Deposit (CDs) and IRA CDs

***Deposited funds must be from another Financial Institution or cash.**

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
8 Month Certificate of Deposit	\$10,000	\$10,000	3.70%*

***Deposited funds must be from another Financial Institution or cash.**

A penalty may be imposed for early withdrawal

Standard Business CDs

Account Type	Minimum Opening Balance	Minimum Balance Required to Earn APY	Annual Percentage Yield (APY)
3 Month Certificate of Deposit	\$1,000	\$1,000	3.00%
6 Month Certificate of Deposit	\$1,000	\$1,000	3.45%
9 Month Certificate of Deposit	\$1,000	\$1,000	3.55%
12 Month Certificate of Deposit	\$1,000	\$1,000	3.40%
24 Month Certificate of Deposit	\$1,000	\$1,000	2.75%
36 Month Certificate of Deposit	\$1,000	\$1,000	2.65%
48 Month Certificate of Deposit	\$1,000	\$1,000	2.55%
60 Month Certificate of Deposit	\$1,000	\$1,000	2.45%

A penalty may be imposed for early withdrawal.