



Rate Schedule for Consumer Accounts

Interest Rates & Annual Percentage Yields (APYs) are effective as of: 9/20/2023

Personal Checking and Savings

Interest Rates and Annual Percentage Yields (APYs) shown are offered on accounts accepted by the Bank and effective as of the date shown above. Please review the Deposit Account Agreement, Truth-in-Savings Disclosure and Personal Banking Services Deposit Account Service Fee Schedule provided to you at account opening for the terms and conditions of your account. Fees could reduce earnings. Rates and Terms are subject to change. For more information, visit our website at www.exchangebank.com, call us at 707.524.3000 or 800.995.4066, or visit one of our branches.

Premier Plus Checking

Minimum balance to open: \$100

Balance ¹	Interest Rate ¹	APY ¹
\$9,999 or less	0.05%	0.05%
\$10,000 - \$49,999	0.07%	0.07%
\$50,000 - \$99,999	0.08%	0.08%
\$100,000 - \$249,999	0.10%	0.10%
\$250,000 - \$499,999	0.13%	0.13%
\$500,000 or more	0.15%	0.15%

Regular Savings

Minimum balance to open: \$100

Balance ¹	Interest Rate ¹	APY ¹	Premier Plus Rewards Program Personal Savings and Money Market Interest Rate Reward ²					
			Silver		Gold		Platinum	
			Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹
All balances	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%

My Cash Savings

Minimum balance to open: None

Balance ¹	Interest Rate ¹	APY ¹	Premier Plus Rewards Program Personal Savings and Money Market Interest Rate Reward ²					
			Silver		Gold		Platinum	
			Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹
All balances	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%

¹ We may change the balance tiers of the account at any time without notice. Interest Rates and Annual Percentage Yields (APYs) shown are offered on accounts accepted by the Bank and effective as of the date shown above. Your balance earns the interest rate in effect each day for the balance tier associated with your account balance. We may change the interest rate and annual percentage yield of each balance tier at our discretion. CDs, excluding Variable Rate IRAs, earn interest at the rate established at the time of account opening, and the interest rate will not change for the term of the account. New CDs with a balance of \$5,000,000 or more require approval.

² To qualify for the Premier Plus Rewards Program Personal Savings and Money Market Interest Rate Reward you must have a Premier Plus Checking account and a combined average daily ledger balance of \$25,000 or more in related deposit balances. You must designate the deposit accounts or certificate of deposit accounts you want us to link to your Premier Plus Checking account for combined balances. For each designated linked account, the period of time that we use as the basis for calculating the balance, and the day that we use to determine the balance may be different from the monthly account cycle of the benefiting account. The combined balances will be calculated three days before the monthly account cycle date of your Premier Plus Checking account to determine eligibility for the rates reward. Refer to the Premier Plus Rewards Program Disclosure for additional terms and conditions.



Signature Plus Savings

Minimum balance to open: \$500

Balance ¹	Interest Rate ¹	APY ¹	Premier Plus Rewards Program Personal Savings and Money Market Interest Rate Reward ²					
			Silver		Gold		Platinum	
			Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹
\$24,999 or less	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%
\$25,000 - \$99,999	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%
\$100,000 - \$249,999	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%
\$250,000 - \$499,999	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%	0.20%
\$500,000 - \$999,999	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%	0.20%
\$1,000,000 or more	0.20%	0.20%	0.21%	0.21%	0.22%	0.22%	0.23%	0.23%

Personal Money Market

Minimum balance to open: \$1,000

Balance ¹	Interest Rate ¹	APY ¹	Premier Plus Rewards Program Personal Savings and Money Market Interest Rate Reward ²					
			Silver		Gold		Platinum	
			Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹
\$9,999 or less	0.20%	0.20%	0.21%	0.21%	0.22%	0.22%	0.23%	0.23%
\$10,000 - \$49,999	0.30%	0.30%	0.31%	0.31%	0.32%	0.32%	0.33%	0.33%
\$50,000 - \$99,999	0.35%	0.35%	0.36%	0.36%	0.37%	0.37%	0.38%	0.38%
\$100,000 or more	0.70%	0.70%	0.71%	0.71%	0.72%	0.72%	0.73%	0.73%

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Certificates of Deposit (CDs)

Personal CD & Specialized CD³

Minimum balance to open: \$1000

Term	Balance ¹	Interest Rate ¹	APY ¹
3 – 5 months	\$99,999 or less	3.00%	3.05%
	\$100,000 or more	3.01%	3.06%
6 – 11 months	\$99,999 or less	3.00%	3.05%
	\$100,000 or more	3.01%	3.06%
12 – 17 months	\$99,999 or less	3.00%	3.05%
	\$100,000 or more	3.01%	3.06%
18 – 23 months	\$99,999 or less	4.00%	4.08%
	\$100,000 or more	4.01%	4.09%
24 – 35 months	\$99,999 or less	0.40%	0.40%
	\$100,000 or more	0.41%	0.41%
36 – 47 months	\$99,999 or less	0.40%	0.40%
	\$100,000 or more	0.41%	0.41%
48 – 59 months	\$99,999 or less	0.40%	0.40%
	\$100,000 or more	0.41%	0.41%
60 months	\$99,999 or less	0.45%	0.45%
	\$100,000 or more	0.46%	0.46%

Personal CD Promotion

Minimum balance to open: \$1,000

Term	Balance ¹	Interest Rate ¹	APY ¹
12 months	\$99,999 or less	4.88%	5.00%
	\$100,000 or more	4.88%	5.00%

Flex CD

Minimum balance to open: \$100,000

Term	Balance ¹	Interest Rate ¹	APY ¹
15 months	\$99,999 or less*	2.99%	3.04%
*Renewals only	\$100,000 or more	3.00%	3.05%

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³ Specialized CDs are limited to use for required holds for bonds or secured deposits payable to a public agency. The minimum deposit required to open is \$0.01. For bond or court ordered purposes the account balance may not exceed \$1,000.00.



Certificates of Deposit (CDs) - Individual Retirement Accounts (IRA)

Variable Rate IRA

Minimum balance to open: \$250

Term	Balance ¹	Interest Rate ¹	APY ¹
12 – 18 months	All balances	2.99%	3.04%

Fixed Rate IRA

Minimum balance to open:

For terms of 23 months or less: \$250

For terms of 24 months or more: \$1,000

Term	Balance ¹	Interest Rate ¹	APY ¹
6 – 11 months	All balances	3.01%	3.06%
12 – 23 months	All balances	3.01%	3.06%
24 – 35 months	All balances	0.41%	0.41%
36 – 47 months	All balances	0.41%	0.41%
48 – 60 months	All balances	0.41%	0.41%

Limited Products

Signature Checking

We no longer offer Signature Checking for new account opening.

Balance ¹	Interest Rate ¹	APY ¹
\$9,999 or less	0.05%	0.05%
\$10,000 - \$49,999	0.07%	0.07%
\$50,000 - \$99,999	0.08%	0.08%
\$100,000 - \$249,999	0.10%	0.10%
\$250,000 - \$499,999	0.13%	0.13%
\$500,000 or more	0.15%	0.15%

Signature Plus Checking

We no longer offer Signature Plus Checking for new account opening.

Balance ¹	Interest Rate ¹	APY ¹
\$9,999 or less	0.10%	0.10%
\$10,000 - \$49,999	0.14%	0.14%
\$50,000 - \$99,999	0.18%	0.18%
\$100,000 - \$249,999	0.21%	0.21%
\$250,000 - \$499,999	0.27%	0.27%
\$500,000 or more	0.29%	0.29%

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Investor Savings

We no longer offer Investor Savings for new account opening.

Balance ¹	Interest Rate ¹	APY ¹	Premier Plus Rewards Program Personal Savings and Money Market Interest Rate Reward ²					
			Silver		Gold		Platinum	
			Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹	Interest Rate ¹	APY ¹
\$999 or less	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%
\$1,000 - \$49,999	0.12%	0.12%	0.13%	0.13%	0.14%	0.14%	0.15%	0.15%
\$50,000 - \$99,999	0.13%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.16%
\$100,000 or more	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%

Stash of Cash CD

We no longer offer Stash of Cash CD for new account opening.

Term	Balance ¹	Interest Rate ¹	APY ¹
9 months	\$99,999 or less	3.00%	3.05%
	\$100,000 or more	3.01%	3.06%

Personal CD Plus

We no longer offer Personal CD Plus for new account opening.

Term	Balance ¹	Interest Rate ¹	APY ¹
15 months	\$99,999 or less	0.35%	0.35%
	\$100,000 or more	0.36%	0.36%
29 months	\$99,999 or less	0.14%	0.14%
	\$100,000 or more	0.15%	0.15%

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