

Business Certificate of Deposit (CD)

CDs are ideal if you want to earn the highest return while accomplishing different short and long-term business savings needs. The length and amount of the deposit determines the rate of interest earned, or annual percentage yield (APY) - the higher your balance or longer your term, the better your rate!

For Balances Less Than \$100,000

Terms	Min. To Open and Obtain APY	APY ¹
30 Days	\$2,500	0.10%
60 Days	\$1,000	0.10%
90 Days	\$1,000	0.15%
182 Days	\$1,000	0.30%
1 Year	\$1,000	0.40%
18 Months	\$1,000	0.40%
2 Years	\$1,000	0.53%
30 Months	\$1,000	0.55%
3 Years	\$1,000	0.65%
4 Years	\$1,000	0.70%
5 Years	\$1,000	0.75%

¹ Annual Percentage Yields (APY) are accurate as of September 23, 2020 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.

For Balances \$100,000 and greater

Terms	Min. To Open and Obtain APY	APY ¹
30 Days	\$100,000	0.20%
60 Days	\$100,000	0.20%
90 Days	\$100,000	0.25%
182 Days	\$100,000	0.40%
1 Year	\$100,000	0.50%
2 Year	\$100,000	0.63%

¹ Annual Percentage Yields (APY) are accurate as of September 23, 2020 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.

Federal regulations require substantial interest penalties for early withdrawals. Fees may reduce earnings.



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