




The Community's Bank Since 1889

## Deposit Rates

**Effective Date: 12/01/2018**

<b>Account Type</b>	<b>Minimum Balance To Open</b>	<b>Interest Rate</b>	<b>*APY</b>
<b>NOW Checking</b>			
Balance \$10.00 - \$2,499.99	\$100.00	0.00%	0.00%
Balance \$2,500.00 or greater		0.00%	0.00%
The minimum balance to obtain the Annual Percentage Yield on Savings and Now Accounts is \$10.00			
Rates on Savings & Now Accounts may change after the account is opened.			
Fees may reduce earnings.			
Deposit Rates may vary for non residents of Massachusetts.			
*Annual Percentage Yield			
<b>Account Type</b>	<b>Minimum Balance To Open</b>	<b>Interest Rate</b>	<b>*APY</b>
<b>Savings</b>			
Passbook Savings	\$10.00	0.05%	0.05%
Statement Savings	\$10.00	0.05%	0.05%
Children's Savings	\$5.00	0.05%	0.05%
<b>Tiered Statement Savings</b>			
	\$100.00		
Balance \$10.00 - \$99,999.99		0.25%	0.25%
Balance \$100,000.00 - \$249,999.99		0.49%	0.50%
Balance \$250,000.00 or greater		0.74%	0.75%
<b>Money Market Deposit Account</b>			
	\$100.00		
Balance \$10.00 - \$2,499.99		0.01%	0.01%
Balance \$2,500.00 - \$24,999.99		0.10%	0.10%
Balance \$25,000.00 - \$99,999.99		0.25%	0.25%
Balance \$100,000.00 - \$249,999.99		0.50%	0.50%
Balance \$250,000.00 or greater		0.75%	0.75%
The minimum balance to obtain the Annual Percentage Yield on Savings and Now Accounts is \$10.00 except for Tiered Statement Savings and Money Market Savings Accounts that require the minimum stated tier balance be maintained to obtain the associated Annual Percentage Yield and the Children's Savings Account which has no minimum balance to obtain the associated Annual Percentage Yield.			
Rates on Savings & Now Accounts may change after the account is opened.			
Fees may reduce earnings.			
Deposit Rates may vary for non residents of Massachusetts.			
*Annual Percentage Yield			
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>Member <b>FDIC</b> Member SIF</p> </div> <div style="text-align: center;">             Equal Housing Lender            Equal Opportunity Lender         </div> </div>			