

CAYUGA LAKE NATIONAL BANK

BUSINESS-CONSUMER ACCOUNT RATE SHEET

Effective as of 11/25/2025

US Phone: 315- 889-7358 Lansing Phone: 607-366-0600 Bank Info Line (BIL):315- 889-3503
www.cayugalakenationalbank.com

ANNUAL PERCENTAGE YIELD (APY)	BALANCE TO EARN MIN. (APY)	MINIMUM TO OPEN ACCOUNT	INTEREST RATE	CREDITING AND COMPOUNDING METHOD
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CD SPECIALS

13 MONTH CD SPECIAL	3.20%	\$500	\$500	3.15%	MONTHLY
21 MONTH CD SPECIAL	3.10%	\$500	\$500	3.06%	MONTHLY

CERTIFICATES

	IRA ¹	CD				
6 MONTH C.D.	0.25%	0.25%	\$500	\$500	0.25%	MONTHLY
12 MONTH C.D.	0.50%	0.50%	\$500	\$500	0.50%	MONTHLY
18 MONTH C.D.	0.75%	0.75%	\$500	\$500	0.75%	MONTHLY
24 MONTH C.D.	0.80%	0.80%	\$500	\$500	0.80%	MONTHLY
36 MONTH C.D.	0.95%	0.95%	\$500	\$500	0.95%	MONTHLY
48 MONTH C.D.	1.00%	1.00%	\$500	\$500	1.00%	MONTHLY

For jumbo options greater than \$100,000 and for customers with deposit relationship balances greater than \$250,000 that are looking for full FDIC insurance; inquire with the finance department about our **CDARS product.**

INTEREST BEARING DDAS

Rewards Checking (consumer only; see disclosures for details)

Health Savings Account (HSA)	.20%	\$1	\$1	.20%	MONTHLY
Interest Checking (Non-personal) ²	.20%	\$1	\$1	.20%	MONTHLY

SAVINGS ACCOUNTS

Rewards Savings (consumer only; see disclosures for details)

PASSBOOK SAVINGS ³	.20%	\$10	\$1	.20%	QUARTERLY
STATEMENT SAVINGS ³	.20%	\$10	\$1	.20%	MONTHLY
MINOR SAVINGS	.20%	\$0.01	\$0.01	.20%	MONTHLY
MM SAV ACCT ³	.35%	≥\$2,500 - < \$10,000	\$1	.35%	MONTHLY
	.35%	≥\$10,000 - < \$50,000	\$1	.35%	MONTHLY
	.45%	≥\$50,000 - < \$100,000	\$1	.45%	MONTHLY
	.45%	≥\$100,000	\$1	.45%	MONTHLY
CHRISTMAS CLUB ³	.20%	\$10	\$1	.20%	ANNUALLY (NON-COMPOUNDING)

C.D. Annual Percentage Yield (APY) provided in this disclosure assumes interest will remain on deposit until maturity, for accounts with terms, or for at least one year, for accounts with no terms. A withdrawal will reduce earnings. Penalty may be imposed for early withdrawal. Fixed rates for accounts with specific maturities are in effect until maturity. Rates for variable rate accounts are in effect through the effective period disclosed above. See your account disclosures for additional information about your account. ¹The IRA Annual Percentage Yield is calculated on a quarterly Compounding Method. The minimum deposit for any IRA is \$250.00.

² Complete Interest Checking Eligibility form for non-personal including estate, trust, non-profit entity and sole-proprietor. Business accounts that are not eligible, including for-profit corporations, LLCs and partnerships. ³Fees may reduce earnings on the account.