

**CAYUGA LAKE NATIONAL BANK  
BUSINESS-CONSUMER ACCOUNT RATE SHEET**

*Effective as of 08/04/2022*

[www.cayugalakenationalbank.com](http://www.cayugalakenationalbank.com)

	ANNUAL PERCENTAGE YIELD (APY)	BALANCE TO EARN MIN. (APY)	MINIMUM TO OPEN ACCOUNT	INTEREST RATE	CREDITING AND COMPOUNDING METHOD	
<b><u>CD SPECIALS</u></b>						
	<b>IRA<sup>1</sup></b>	<b>CD</b>				
7 MONTH CD SPECIAL	2.27%	2.27%	\$500	\$500	2.25%	MONTHLY
10 MONTH CD SPECIAL	2.52%	2.53%	\$500	\$500	2.50%	MONTHLY
<b><u>CERTIFICATES &lt;= 50,000.00</u></b>						
	<b>IRA<sup>1</sup></b>	<b>CD</b>				
6 MONTH C.D.	0.70%	0.70%	\$500	\$500	0.70%	MONTHLY
12 MONTH C.D.	0.95%	0.95%	\$500	\$500	0.95%	MONTHLY
18 MONTH STEP UP C.D.	N/A	1.06%	\$500	\$500	1.05%	MONTHLY
18 MONTH C.D.	1.10%	1.11%	\$500	\$500	1.10%	MONTHLY
24 MONTH C.D.	1.15%	1.16%	\$500	\$500	1.15%	MONTHLY
36 MONTH C.D.	1.21%	1.21%	\$500	\$500	1.20%	MONTHLY
48 MONTH C.D.	1.26%	1.26%	\$500	\$500	1.25%	MONTHLY
<b><u>CERTIFICATES &gt; 50,000.00</u></b>						
	<b>IRA<sup>1</sup></b>	<b>CD</b>				
6 MONTH C.D.	0.75%	0.75%	\$500	\$500	0.75%	MONTHLY
12 MONTH C.D.	1.00%	1.00%	\$500	\$500	1.00%	MONTHLY
18 MONTH STEP UP C.D.	N/A	1.11%	\$500	\$500	1.10%	MONTHLY
18 MONTH C.D.	1.15%	1.16%	\$500	\$500	1.15%	MONTHLY
24 MONTH C.D.	1.21%	1.21%	\$500	\$500	1.20%	MONTHLY
36 MONTH C.D.	1.26%	1.26%	\$500	\$500	1.25%	MONTHLY
48 MONTH C.D.	1.36%	1.36%	\$500	\$500	1.35%	MONTHLY
<b><u>INTEREST BEARING DDAS</u></b>						
KASASA Cash (consumer only; see disclosures for details)						
Health Savings Account (HSA)		.25%	\$1	\$1	.25%	MONTHLY
Interest Checking (Non-personal) <sup>2</sup>		.25%	\$1	\$1	.25%	MONTHLY
<b><u>SAVINGS ACCOUNTS</u></b>						
KASASA Saver (consumer only; see disclosures for details)						
PASSBOOK SAVINGS <sup>3</sup>		.25%	\$10	\$1	.25%	QUARTERLY
STATEMENT SAVINGS <sup>3</sup>		.25%	\$10	\$1	.25%	MONTHLY
MINOR SAVINGS		.25%	\$0.01	\$0.01	.25%	MONTHLY
MM SAV ACCT <sup>3</sup>		.50%	≥\$2,500 - < \$10,000	\$1	.50%	MONTHLY
		.50%	≥\$10,000 - < \$50,000	\$1	.50%	MONTHLY
		.60%	≥\$50,000 - < \$100,000	\$1	.60%	MONTHLY
		.60%	≥\$100,000	\$1	.60%	MONTHLY
CHRISTMAS CLUB <sup>3</sup>		.25%	\$10	\$1	.25%	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. <sup>1</sup>The IRA Annual Percentage Yield is calculated on a quarterly Compounding Method. The minimum deposit for any IRA is \$250.00.

<sup>2</sup>Non-personal includes estate, trust, non-profit entity and sole-proprietor. Complete Interest Checking Eligibility form. Business accounts are not eligible including for-profit corporations, LLCs and partnerships.

<sup>3</sup>Fees may reduce earnings on the account.