

Federation Bank

Annual Percentage Yield Effective 01/02/2024

www.federationbankia.com

Member FDIC

Certificate of Deposit Rates

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM DEPOSIT TO OPEN AND EARN ANNUAL PERCENTAGE YIELD
3 MONTH/91 DAYS	0.20%	0.20%	\$500.00
6 MONTH/182 DAYS	0.30%	0.30%	\$500.00
7 MONTH	4.00%	4.02%	\$500.00
9 MONTH	3.75%	3.76%	\$500.00
11 MONTH	3.50%	3.50%	\$500.00
12 MONTH	0.55%	0.55%	\$500.00
18 MONTH	0.60%	0.60%	\$500.00
24 MONTH	0.70%	0.70%	\$500.00
30 MONTH	0.80%	0.80%	\$500.00
36 MONTH	0.95%	0.95%	\$500.00
48 MONTH	1.05%	1.05%	\$500.00
60 MONTH	1.10%	1.10%	\$500.00

All certificates above are also an option for IRA's and HSA's with a \$250.00 minimum opening deposit and to earn annual percentage yield.

*** An early withdrawal penalty may be imposed on all CD's.

<u>IRS Contribution Limits</u>	<u>2023</u>	<u>2024</u>
HSA Single	3,850	4,150
HSA Family	7,750	8,300
Catch-Up 55+	1,000	1,000
IRA Limits	6,500	7,000
Catch-Up 50+	1,000	1,000

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Deposit Account Rates

ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM TO OPEN	MINIMUM BALANCE TO EARN ANNUAL PERCENTAGE YIELD
IRA SAVINGS**	0.05%	0.05%	\$250.00	\$0.01
HSA CHECKING**	0.05%	0.05%	\$50.00	\$0.01
MONEY MARKET**	0.00%	0.00%	\$1,000.00	\$0.00-\$999.99
	0.05%	0.05%		\$1,000.00-\$24,999.99
	0.10%	0.10%		\$25,000.00-\$49,999.99
	0.15%	0.15%		\$50,000.00-\$99,999.99
	0.15%	0.15%		>\$100,000.00
EARNINGS MONEY MARKET**	0.00%	0.00%	\$25,000.00	\$0.00-\$999.99
	0.05%	0.05%		\$1,000.00-\$24,999.99
	0.10%	0.10%		\$25,000.00-\$49,999.99
	0.20%	0.20%		\$50,000.00-\$99,999.99
	0.25%	0.25%		\$100,000.00-\$249,999.99
	0.30%	0.30%		>\$250,000.00
STATEMENT SAVINGS**	0.05%	0.05%	\$50.00	\$0.01
CHRISTMAS CLUB**	0.05%	0.05%	\$10.00	\$0.01
PENNYSAVERS CLUB**	0.05%	0.05%	\$10.00	\$0.01
CLUB FED GOLD CHECKING**	0.05%	0.05%	\$100.00	\$1000.00
CLUB FED CHECKING**				
SUPER NOW CHECKING**	0.00%	0.00%	\$500.00	\$0.00-\$999.99
	0.02%	0.02%		\$1,000.00-\$2,499.99
	0.05%	0.05%		\$2,500.00-\$4,999.99
	0.05%	0.05%		>\$5,000.00
#PREFERRED CHECKING**	0.05%	0.05%	NA	\$0.01
# FEDERATION CHECKING**	0.05%	0.05%	NA	\$1,500.00
FRESH START CHECKING	NON-INTEREST BEARING		\$250.00	NA
BASIC CHECKING	NON-INTEREST BEARING		\$100.00	NA
BASIC CHECKING – STUDENTS			\$50.00	
CLASSIC CHECKING	NON-INTEREST BEARING		\$100.00	NA

This account is no longer offered as a new account option.

** The annual percentage yield may change at any time at our discretion after the account has been opened

** Fees may reduce the earnings of the account.