



Certificate of Deposit Rates

APY accurate as of 8/15/2025

Certificate of Deposit SPECIALS	Minimum Deposit to Open Account	Interest Rate	Annual Percentage Yield (APY)
7 Month CD	\$10,000	4.20%	4.25%
13 Month CD	\$10,000	4.06%	4.10%
	\$50,000	4.10%	4.14%
	\$100,000	4.15%	4.20%

Certificate of Deposit Accounts	Minimum Deposit to Open Account	Interest Rate	Annual Percentage Yield (APY)
3 Month CD	\$500	2.23%	2.25%
6 Month CD	\$500	2.48%	2.50%
12 Month CD	\$500	2.73%	2.75%
18 Month CD	\$500	2.83%	2.85%
24 Month CD	\$500	2.98%	3.00%
36 Month CD	\$500	3.32%	3.35%
48 Month CD	\$500	3.37%	3.40%
60 Month CD	\$500	3.42%	3.45%
60 Month Relationship CD*	\$500	3.52%	3.55%

IRA Accounts	Minimum Deposit to Open Account	Interest Rate	Annual Percentage Yield (APY)
12 Month IRA	\$500	2.73%	2.75%
24 Month IRA	\$500	2.98%	3.00%
60 Month IRA	\$500	3.22%	3.25%

ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Contact an employee about fees and terms of the account. Early withdrawal penalties may apply to all Certificate of Deposit Accounts, APY assumes interest remains on deposit until maturity.

CDARS CD's available. Limits apply. Funds may be submitted for placement only after depositor enters into a CDARS Deposit Placement Agreement with City State Bank. See a Retail Banker for rates and terms.

*Must have a loan, deposit, or trust and investment account with City State Bank.



Deposit Account Rates

APY accurate as of 8/15/2025

Deposit Accounts	Minimum Deposit to Open Account	Minimum Daily Balance to Earn APY	Interest Rate	Annual Percentage Yield (APY)
Interest Checking*	\$1,000	\$250,000 & Over	1.29%	1.30%
		\$100,000 - \$249,999.99	1.14%	1.15%
		\$1,000 - \$99,999.99	1.00%	1.00%
50+ Platinum Checking**,**	\$5,000	\$5,000 & Over	1.29%	1.30%
Regular Savings*	\$100	NA	1.00%	1.00%
Student Savings*	\$25	NA	1.00%	1.00%
Health Savings Account*	NA	\$2,500 & Over	1.19%	1.20%
		\$0 - \$2,499.99	1.00%	1.00%
Money Market*	\$2,500	\$100,000 & Over	1.74%	1.75%
		\$25,000 - \$99,999.99	1.39%	1.40%
		\$2,500 - \$24,999.99	1.24%	1.25%
		\$0 - \$2,499.99	1.00%	1.00%
Advantage Money Market*,***	\$10,000	\$250,000 & Over	3.20%	3.25%
		\$100,000 - \$249,999.99	2.23%	2.25%
		\$10,000 - \$99,999.99	1.74%	1.75%
		\$0 - \$9,999.99	1.00%	1.00%

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*Rates are variable and subject to change without notice after account is opened. Fees may reduce earnings.

**Requires at least one monthly direct deposit. Must be 50+ years of age.

***Requires at least one monthly direct deposit in a City State Bank account.