

Deposit Interest Rates & Annual Percentage Yields (APYs)[†]

New York - Tri-State Area Consumer & Business Online Rates

See list below

Effective: April 23, 2019

New Account opening limit is \$250,000 in Online Channel. For larger accounts, please contact us.

Variable Rate Products for Consumer Customers

Rewards Savings/Minor Savings[†]			
Standard Pricing			
	Account Balance	Rate %	APY %
	Less than \$2,500	0.03	0.03
	\$2,500 and over	0.03	0.03
Preferred Rewards Tier with Interest Rate Booster*			
	Account Balance	Rate %	APY %
Gold	Less than \$2,500	0.04	0.04
	\$2,500 and over	0.04	0.04
Platinum	Less than \$2,500	0.05	0.05
	\$2,500 and over	0.05	0.05
Platinum Honors	Less than \$2,500	0.06	0.06
	\$2,500 and over	0.06	0.06
Banking Rewards for Wealth Management*			
	Account Balance	Rate %	APY %
	Less than \$2,500	0.06	0.06
	\$2,500 and over	0.06	0.06

Rewards Savings has the following balance tiers: Less than \$2,500; \$2,500 - \$9,999; \$10,000 - \$24,999; \$25,000 - \$49,999; \$50,000 - \$99,999; \$100,000 - \$249,999; \$250,000 - \$499,999; \$500,000 - \$999,999; and \$1,000,000+. We may set the rate for each tier in any amount. At times, the interest rate for a particular tier may be equal to the rate for a higher and/or lower tier. When this occurs, the interest rates and APYs listed in the chart above may include multiple balance tiers shown as a single tier. We may change the balance tiers that apply to this account at any time without notice. Your balance earns the interest rate in effect each day for the balance tier associated with your end-of-day balance.

The Interest Rate Booster ("Booster") is included in the "Rate %" and "APY %" shown above for the Preferred Rewards Tiers. The Booster is a variable percentage and can change at any time. Rates will be rounded up to two significant digits (i.e., one hundredth of a percent or 0.01%).

The Booster increases the Rewards Savings Standard Rate by **at least** the Booster values shown below, and **may be higher**.

- 5% for the Gold tier, 10% for the Platinum tier, and 20% for the Platinum Honors tier.

An example of how the Booster works with hypothetical interest rates: If the Standard Rate is 1.00% then the Platinum rate would be the Standard Rate plus at least 10% or 1.10% (i.e., 1.00% plus 10% X 1.00% or 0.10%). See above for actual rates.

Important Rewards Savings/Minor Savings information continued on next page

To be eligible for the Booster, customers must be enrolled in the Preferred Rewards program and have eligible combined balances that qualify them for a Preferred Rewards program tier of Gold (\$20,000 to \$49,999), Platinum (\$50,000 to \$99,999) or Platinum Honors (\$100,000 or more). Refer to the Personal Schedule of Fees for additional details. If you no longer meet the eligibility requirement, the Booster may be discontinued. When there are multiple owners, interest is based on the Preferred Rewards Tier that will produce the higher interest rate.

The Booster will be applied to eligible accounts within 4 business days of enrolling in the Preferred Rewards or Banking Rewards program; or opening or converting to the Rewards Savings account.

*Excludes custodial ownership such as UTMA/UGMA.

Bank of America Advantage Relationship Banking™†

	Rate %	APY %
Less than \$50,000	0.01	0.01
\$50,000 - \$99,999	0.02	0.02
\$100,000 and over	0.02	0.02

Promotional CD/IRA Products

Featured CD/IRA††

12 Month

Account Balance	Rate %	APY %
All Balances	0.07	0.07

13 Month

Account Balance	Rate %	APY %
Less than \$10,000	1.98	2.00
\$10,000 - \$99,999	1.98	2.00
\$100,000 - \$999,999	2.23	2.25
\$1,000,000 and over	2.23	2.25

25 Month

Account Balance	Rate %	APY %
Less than \$10,000	2.08	2.10
\$10,000 - \$99,999	2.08	2.10
\$100,000 - \$999,999	2.33	2.36
\$1,000,000 and over	2.33	2.36

37 Month

Account Balance	Rate %	APY %
Less than \$10,000	2.23	2.25
\$10,000 - \$99,999	2.23	2.25
\$100,000 - \$999,999	2.23	2.25
\$1,000,000 and over	2.23	2.25

Minimum to open: \$10,000 CDs/\$2,000 IRAs

12 Month: At maturity, 12 Month Featured CD/IRA accounts will renew into another Featured CD/IRA account with the same term.

13, 25 and 37 Month: Available only in the financial center or by calling us at 844.375.7027. At maturity, 13, 25 and 37 Month Featured CD/IRA accounts will renew into a standard Fixed Term CD/IRA account with the same term.

Fixed Term CD/IRA Products

Fixed Term CD – Time Deposits & IRA/CESA CDs[†]						
	Less than \$10,000		\$10,000 - \$99,999		\$100,000 and over	
	Rate %	APY %	Rate %	APY %	Rate %	APY %
28 - 179 Days**	0.03	0.03	0.03	0.03	0.03	0.03
06 - 11 Months	0.03	0.03	0.03	0.03	0.03	0.03
12 - 17 Months	0.05	0.05	0.05	0.05	0.05	0.05
18 - 23 Months	0.07	0.07	0.07	0.07	0.07	0.07
24 - 35 Months	0.10	0.10	0.10	0.10	0.10	0.10
36 - 47 Months	0.55	0.55	0.55	0.55	0.55	0.55
48 - 59 Months	0.65	0.65	0.65	0.65	0.65	0.65
60 - 119 Months	1.00	1.00	1.00	1.00	1.00	1.00
120 Months	1.00	1.00	1.00	1.00	1.00	1.00

CD - Time Deposit Minimum to open: \$1,000
IRA/CESA CDs Minimum to open: \$1,000 IRAs / \$500 CESAs
 **IRA/CESA CDs are not available for a term less than 6 Months

IRA/CESA 18-23 Months Variable Rate CDs – Time Deposits[†]		
	Rate %	APY %
All Balances	0.03	0.03

Minimum to open: \$100

Variable Rate Products for Business Customers

Business Advantage Savings^{†*}

Standard Pricing

<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Less than \$10,000	0.02	0.02
\$10,000 - \$24,999	0.02	0.02
\$25,000 - \$49,999	0.02	0.02
\$50,000 - \$99,999	0.03	0.03
\$100,000 - \$249,999	0.03	0.03
\$250,000 - \$499,999	0.03	0.03
\$500,000 - \$2,499,999	0.04	0.04
\$2,500,000 and over	0.04	0.04

Business Advantage Relationship Rewards with Interest Rate Booster

	<u>Account Balance</u>	<u>Rate %</u>	<u>APY %</u>
Gold			
	Less than \$10,000	0.03	0.03
	\$10,000 - \$24,999	0.04	0.04
	\$25,000 - \$49,999	0.04	0.04
	\$50,000 - \$99,999	0.05	0.05
	\$100,000 - \$249,999	0.06	0.06
	\$250,000 - \$499,999	0.06	0.06
	\$500,000 - \$2,499,999	0.06	0.06
	\$2,500,000 and over	0.06	0.06
Platinum			
	Less than \$10,000	0.04	0.04
	\$10,000 - \$24,999	0.05	0.05
	\$25,000 - \$49,999	0.05	0.05
	\$50,000 - \$99,999	0.06	0.06
	\$100,000 - \$249,999	0.07	0.07
	\$250,000 - \$499,999	0.07	0.07
	\$500,000 - \$2,499,999	0.07	0.07
	\$2,500,000 and over	0.07	0.07
Platinum Honors			
	Less than \$10,000	0.05	0.05
	\$10,000 - \$24,999	0.06	0.06
	\$25,000 - \$49,999	0.06	0.06
	\$50,000 - \$99,999	0.07	0.07
	\$100,000 - \$249,999	0.08	0.08
	\$250,000 - \$499,999	0.08	0.08
	\$500,000 - \$2,499,999	0.08	0.08
	\$2,500,000 and over	0.08	0.08

The Interest Rate Booster ("Booster") is included in the "Rate %" and "APY %" shown above for the Business Advantage Relationship Rewards Tiers. The Booster is a variable percentage and can change at any time. Rates will be rounded up to two significant digits (i.e., one hundredth of a percent or 0.01%).

Important Business Advantage Savings information continued on next page

The Booster increases the Business Advantage Savings Standard Rate by **at least** the Booster values shown below, and **may be higher**.

- 5% for the Gold tier, 10% for the Platinum tier, and 20% for the Platinum Honors tier.

An example of how the Booster works with hypothetical interest rates: If the Standard Rate is 1.00% then the Platinum rate would be the Standard Rate plus at least 10% or 1.10% (i.e., 1.00% plus 10% X 1.00% or 0.10%). See above for actual rates.

To be eligible for the Booster, customers must be enrolled in the Business Advantage Relationship Rewards program and have eligible combined balances that qualify them for a Business Advantage Relationship Rewards program tier of Gold (\$20,000 to \$49,999), Platinum (\$50,000 to \$99,999) or Platinum Honors (\$100,000 or more). Refer to the Business Schedule of Fees for additional details. If you no longer meet the eligibility requirement, the Booster may be discontinued. When the account is jointly owned by multiple businesses who are enrolled in Business Advantage Relationship Rewards, interest is based on the Rewards Tier that will produce the higher interest rate.

The Booster will be applied to eligible accounts within 4 business days of enrolling in the Business Advantage Relationship Rewards program; or opening or converting to the Business Advantage Savings account after enrollment into the program.

Your balance earns the interest rate in effect each day for the balance tier associated with your end-of-day balance.

Business Investment Account^{†‡}

	<u>Rate %</u>	<u>APY %</u>
Less than \$10,000	0.02	0.02
\$10,000 - \$24,999	0.02	0.02
\$25,000 - \$49,999	0.02	0.02
\$50,000 - \$99,999	0.02	0.02
\$100,000 - \$249,999	0.02	0.02
\$250,000 - \$499,999	0.02	0.02
\$500,000 - \$999,999	0.02	0.02
\$1,000,000 and over	0.02	0.02

Business Interest Checking[†]

	Rate %	APY %
Less than \$50,000	0.01	0.01
\$50,000 - \$99,999	0.01	0.01
\$100,000 and over	0.01	0.01

- * States, cities, counties and other public agencies are not eligible for this type of account and should contact their banking representative to discuss alternatives.
- † The interest rates and Annual Percentage Yields (APYs) listed in this deposit rate sheet are effective on the date shown above and apply to accounts located in **New York - Tri-State Area**. Checking and savings accounts are variable rate accounts. We may at our discretion change each interest rate and APY on variable rate accounts at any time without notice. IRA/CESA Variable Rate CDs are also variable rate accounts. Other CD accounts earn interest at a fixed rate. With a fixed rate account, the applicable rate is paid until the CD matures. Fees could reduce earnings on an account. A penalty is imposed for early withdrawal from a CD.

We may change the information in this deposit rate sheet at any time without notice. As examples, we may add, delete or change APYs, tiers and CD terms. Please review the deposit agreement and schedule of fees for additional provisions and conditions that apply to these accounts.

Interest rate means an annual rate of interest paid on an account which does not reflect compounding. The APY is a percentage rate reflecting the total amount of interest paid on the account, based on the interest rate and frequency of compounding.

For additional terms and conditions that apply to your account (such as - fees, minimum opening balance requirements, how interest is calculated, and early withdrawal penalties on CDs), please see our deposit agreement and schedule of fees for your account. IRA/CESA CDs are only available to consumers.

New York - Tri-State Area is defined as Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, and Westchester counties in New York.

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