Consumer Deposit Rates

Checking Rates	Rate	APY**	Minimum Balance to Earn APY
Direct Checking	0.15%	0.15%	$10.00
Signature Checking	0.30%	0.30%	$10.00
Money Market			
$10 -$99,999.99	0.25%	0.25%	$10.00
$100,000 - $499,999.99	0.45%	0.45%	$10.00
$500,000 + above	0.65%	0.65%	$10.00

Savings Rates	Rate	APY**	Minimum Balance to Earn APY
Benchmark Savings	0.40%	0.40%	$10.00
IRA Savings	0.40%	0.40%	$10.00

Time Deposit/IRA	Rate	APY**	Minimum Balance to Earn APY
3 Month	0.15%	0.15%	$500.00
6 Month	0.35%	0.35%	$500.00
12 Month	0.45%	0.45%	$500.00
18 Month	0.60%	0.60%	$500.00
24 Month	0.70%	0.70%	$500.00
36 Month	0.80%	0.80%	$500.00
48 Month	1.00%	1.01%	$500.00
60 Month	1.15%	1.16%	$500.00

Business Deposit Rates

Checking Rates	Rate	APY**	Minimum Balance to Earn APY
Capital Checking	0.15%	0.15%	$10.00
Not For Profit NOW	0.45%	0.45%	$10.00
Money Market			
$10 -$99,999.99	0.25%	0.25%	$10.00
$100,000 - $499,999.99	0.45%	0.45%	$10.00
$500,000 + above	0.65%	0.65%	$10.00
IOLTA	0.30%	0.30%	$10.00

Savings Rates	Rate	APY**	Minimum Balance to Earn APY
Business Savings	0.40%	0.40%	$10.00

Time Deposit/IRA	Rate	APY**	Minimum Balance for APY
3 Month	0.15%	0.15%	$500.00
6 Month	0.35%	0.35%	$500.00
12 Month	0.45%	0.45%	$500.00
18 Month	0.60%	0.60%	$500.00
24 Month	0.70%	0.70%	$500.00
36 Month	0.80%	0.80%	$500.00
48 Month	1.00%	1.01%	$500.00
60 Month	1.15%	1.16%	$500.00

Rates offered are subject to change without notice. Rates may change after account is opened. A penalty may be imposed for early withdrawals for time deposits and IRA's. Fees could reduce earnings. You must maintain the minimum balance daily to earn the disclosed annual percentage yield.

**APY - Annual Percentage Yield

New Valley Bank & Trust
Effective April 20, 2020

Member FDIC EQUAL HOUSING LENDER