



Time Deposit Rate Specials

Time Deposit/IRA	Rate	APY*	Minimum Balance to Earn APY
3 Month Special ¹	3.20%	3.25%	\$500.00
6 Month Special ¹	3.20%	3.25%	\$500.00
9 Month Special ¹	2.96%	3.00%	\$500.00
12 Month Special ¹	2.71%	2.75%	\$500.00
18 Month Special ¹	2.96%	3.00%	\$500.00
30 Month Special ¹	3.44%	3.50%	\$500.00

¹Requires active personal checking account. See Personal Banking Accounts flyer for additional terms and conditions for each checking product.

Time Deposit Rate Specials

Time Deposit/IRA	Rate	APY*	Minimum Balance to Earn APY
3 Month Special ²	2.71%	2.75%	\$500.00
6 Month Special ²	2.71%	2.75%	\$500.00
9 Month Special ²	2.47%	2.50%	\$500.00
12 Month Special ²	2.23%	2.25%	\$500.00
18 Month Special ²	2.47%	2.50%	\$500.00
30 Month Special ²	2.96%	3.00%	\$500.00

²No Checking Account Requirement

Money Market Rate Specials

Money Market Specials	Rate	APY*	Minimum Balance to Earn APY
Money Market Special			
\$10 - \$999,999,999.99	1.49%	1.50%	\$10.00
Commercial Money Market Special			
\$10 - \$999,999,999.99	1.49%	1.50%	\$10.00

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 October 31, 2025

