Consumer Deposit Rates

Checking Rates	Rate	APY**	Minimum Balance to Earn APY
Monarch Checking			
$0 - $50,000.00	1.98%	2.00%	$0.00
$50,000.01 + above	0.01%	0.01%	$50,000.01[1]

[1]Balances between $0.00 and $50,000 earn 2.00% APY. Balances above $50,000 earn 0.01% APY on only that portion of your balance resulting in an APY of 2.00% to 1.00% assuming a balance of $100,000. Your APY will vary based on your account balance.

Direct Checking	0.01%	0.01%	$10.00
Signature Checking	0.15%	0.15%	$10.00
APEX Money Market			
$10 - $99,999.99	1.73%	1.75%	$10.00
$100,000 - $499,999.99	2.23%	2.25%	$100,000.00
$500,000 + above	2.71%	2.75%	$500,000.00
Money Market			
$10 -$99,999.99	0.01%	0.01%	$10.00
$100,000 - $499,999.99	0.20%	0.20%	$100,000.00
$500,000 + above	0.35%	0.35%	$500,000.00

Savings Rates	Rate	APY**	Minimum Balance to Earn APY
Benchmark Savings	0.01%	0.01%	$10.00
18/65 Savings	0.01%	0.01%	$10.00
IRA Savings	0.01%	0.01%	$10.00

Business Deposit Rates

Checking Rates	Rate	APY**	Minimum Balance to Earn APY
Capital Checking	0.01%	0.01%	$10.00
Not For Profit NOW	0.15%	0.15%	$10.00
Business APEX Money Market			
$10 - $99,999.99	1.73%	1.75%	$10.00
$100,000 - $499,999.99	2.23%	2.25%	$100,000.00
$500,000 + above	2.71%	2.75%	$500,000.00
Commercial Money Market			
$10 -$99,999.99	0.01%	0.01%	$10.00
$100,000 - $499,999.99	0.20%	0.20%	$100,000.00
$500,000 + above	0.35%	0.35%	$500,000.00
Commercial Sweep Money Market	0.20%	0.20%	$10.00
Municipal Money Market	4.16%	4.25%	$10.00
IOLTA	2.18%	2.20%	$10.00

Savings Rates	Rate	APY**	Minimum Balance to Earn APY
Business Savings	0.01%	0.01%	$10.00
Not For Profit Savings	1.98%	2.00%	$10.00

Time Deposit Rates

Time Deposit/IRA	Rate	APY**	Minimum Balance for APY
3 Month	2.71%	2.75%	$500.00
6 Month	2.71%	2.75%	$500.00
9 Month	2.47%	2.50%	$500.00
12 Month	2.23%	2.25%	$500.00
18 Month	2.47%	2.50%	$500.00
24 Month	2.71%	2.75%	$500.00
36 Month	2.96%	3.00%	$500.00
48 Month	3.20%	3.25%	$500.00
60 Month	3.44%	3.50%	$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

Member FDIC EQUAL HOUSING LENDER

New Valley Bank & Trust
Effective November 16, 2026