



**Community Association Banking
IntraFi Network Deposit Products**
Accurate as of: Monday, March 17, 2025

***CDARS[®], the Certificate of Deposit Account
Registry Service[®]**

Term	Rate	APY
4 Weeks	0.70%	0.70%
13 Weeks	0.30%	0.30%
26 Weeks	3.85%	3.92%
52 Weeks	3.75%	3.82%

Minimum Opening Deposit \$10,000

*Term offerings depend on the availability within the IntraFi network, not all offerings may be available at all times. Rate quotes are for interest at maturity only. Order limits may apply and may vary by term. The interest rate and APY may change after the initial maturity. APY assumes interest will remain on deposit until maturity. Orders can be placed for a minimum of \$10,000 and a maximum of \$1,000,000 per maturity term. Penalty will be incurred for withdrawal prior to maturity.

****ICS[®] The IntraFi[®] Cash Service**

Tier	Rate	APY
\$0 - \$14,999.99	0.00%	0.00%
\$15,000 - \$99,999.99	0.17%	0.17%
\$100,000 - \$499,999.99	0.22%	0.22%
\$500,000 - \$999,999.99	0.47%	0.47%
\$1,000,000.00 & Above	0.57%	0.57%

Minimum Opening Deposit \$50,000

**Maximum of \$10,000,000 per customer. Talk to your representative about specific product limits. The illustrated minimum collected balance must be maintained to obtain the disclosed APY for that tier. The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The interest rate and APY (Annual Percentage Yield) may change after account opening. Fees could reduce the earnings on the account.

*****Ladder Certificate of Deposit Account
Registry Service (Ladder CDARS)**

Term	Rate	APY
13, 26, and 52 Weeks	3.70%	3.77%

Minimum Opening Deposit \$30,000

***APY assumes interest will remain on deposit until maturity. Must open a 13, 26, and 52 week CD in equal amounts to open a CD Ladder. Minimum opening deposit \$30,000 (\$10,000 per term) required to open Ladder CD accounts. Minimum collected balance of \$10,000 per CD term required to earn interest. Penalties may be imposed for early withdrawal. Maximum Deposit \$50,000,000 per Tax Identification Number. Orders can be placed for a minimum of \$30,000 and a maximum of \$50,000,000 per Tax Identification Number. Penalty will be incurred for withdrawal prior to maturity. Upon maturity, all Ladder CD terms will automatically renew to a 52-week term. Rates subject to change. Offer subject to change. Term offerings depend on the availability within the IntraFi network, not all offerings may be available at all times.

Contact banker for current rate information