

Products and Rates



Product	APY ¹	Interest Rate ¹	Minimum to Open
eChecking Account²			
eChecking <25,000	0.10%	0.100%	\$100
eChecking >25,000	0.25%	0.250%	\$100
Money Market and Savings Accounts³			
Platinum Savings < \$5,000 ²	0.25%	0.250%	\$100
Platinum Savings ≥ \$5,000 ²	5.05%	4.927%	\$100
Savings Connect	4.65%	4.545%	\$100
Savings Builder < \$25,000 ⁴	0.40%*	0.250%**	\$100
Savings Builder < \$25,000, but with monthly deposit of \$100 or more ⁴	1.00%***	0.995%	\$100
Savings Builder ≥ \$25,000 ⁴	1.00%	0.995%	\$100
Money Market ³	1.55%	1.538%	\$100
Premier High Yield Savings ≤ \$250,000 ^{2,5}	0.25%	0.250%	\$100
Premier High Yield Savings > \$250,000 ^{2,5}	0.25%	0.250%	\$100
High Yield Savings < \$25,000 ^{2,5}	0.25%	0.250%	\$100
High Yield Savings ≥ \$25,000 ^{2,5}	0.25%	0.250%	\$100
Term Certificates of Deposit (CD)^{6,7}			
6-Month Term	5.00%	4.879%	\$1,000
1-Year Term	0.30%	0.300%	\$1,000
13-Month Term ⁸	4.65%	4.545%	\$1,000
18-Month Term ⁸	4.60%	4.498%	\$1,000
2-Year Term	0.40%	0.399%	\$1,000
3-Year Term	0.40%	0.399%	\$1,000
4-Year Term	0.50%	0.499%	\$1,000
5-Year Term	0.50%	0.499%	\$1,000
No-Penalty CD⁸			
No-Penalty / 11-Month	4.90%	4.784%	\$1,000
Jumbo CDs⁶			
2-Year Jumbo	0.40%	0.399%	\$100,000
3-Year Jumbo	0.40%	0.399%	\$100,000
4-Year Jumbo	0.50%	0.499%	\$100,000
5-Year Jumbo	0.50%	0.499%	\$100,000
Ramp Up CDs^{6,8}			
1-Year RampUp Plus	0.25%	0.250%	\$25,000
2-Year RampUp Plus	0.25%	0.250%	\$25,000
3-Year RampUp	0.25%	0.250%	\$25,000
4-Year RampUp	0.25%	0.250%	\$50,000

¹Interest rates and APYs (Annual Percentage Yields) shown are accurate as of July 27, 2023. Fees could reduce earnings on these accounts. See the CIT Bank [Fee Schedule](#).

²CIT Bank eChecking, Platinum Savings, Premier High Yield Savings and High Yield Savings are tiered interest rate accounts. Interest is paid on the entire account balance based on the interest rate and APY in effect that day for the balance tier associated with the end-of-day account balance. Interest rates and APYs are variable and subject to change without notice.

³CIT Bank Savings and Money Market accounts are variable-rate accounts. Interest rates and APYs are subject to change without notice.

⁴Savings Builder is a variable, tiered interest rate account. Tier levels are subject to change. Interest is paid on the entire end-of-day account balance based on the interest rate and APY in effect for the applicable tier on that day. Interest rates and APYs are subject to change without notice.

Interest Tiers

Tier	Balance Requirement	APY	Interest Rate
Base	< \$25,000	0.40%*	0.250%
Upper	< \$25,000, but with monthly deposit of \$100 or more	1.00%	0.995%**
Upper	≥ \$25,000	1.00%***	0.995%

*APY assumes the account is opened on the 15th day of the month and no qualifying deposits of \$100 are made following account opening. Actual APY may be greater or less depending on the date the account is opened.

**Interest Rate is 0.995% during the Introductory Period and 0.250% thereafter.

***APY assumes additional qualifying deposits are made each Evaluation Period.

Visit our **Savings Builder page** for complete terms and conditions.

⁵Premier High Yield Savings and High Yield Savings are not available for new personal accounts.

⁶CDs may be subject to an early withdrawal penalty, which will reduce earnings. Upon maturity, CDs are renewed for the same term automatically, except as noted below for the 13-Month and 18-Month CDs.

⁷Upon maturity, the 13-Month CD will be automatically renewed as a 1-Year Term CD at the then-published APY, and the 18-Month CD will be automatically renewed as a 2-Year Term CD at the then-published APY.

⁸You may withdraw the total balance and interest earned, without penalty, beginning 7 days after funds have been received for your CD. No withdrawals are permitted during the first 6 days following the receipt of funds.

⁹New RampUp CDs are not available.

New IRAs are not available. Current IRA customers and beneficiaries may rollover or open IRA savings and IRA/Roth CDs, excluding Premier High Yield Savings, Money Market, Savings Connect, Savings Builder, Platinum Savings, No-Penalty/11-Month CD and 6-month CD. APYs and interest rates listed above are for both personal and IRA accounts.

First-Citizens Bank & Trust Company and its CIT Bank division are the same FDIC-Insured Institution. Deposits held under each name are not separately insured but are combined to determine whether a depositor has exceeded the \$250,000 federal insurance deposit limit, per depositor for each ownership category. For purposes of calculating aggregate deposits, you should include deposits held in First-Citizens Bank & Trust Company and CIT Bank.