

Products and Rates



Products	APY ¹	Interest Rate ¹	Minimum to Open
eChecking Account²			
\$0 - \$24,999	0.10%	0.100%	\$100
\$25,000 or more	0.25%	0.250%	\$100
Money Market and Savings Accounts³			
Savings Connect ⁴ - with no Qualifying Deposits	0.42% [†]	0.399%**	\$100
Savings Connect ⁴ - with Qualifying Deposits	0.50%***	0.499%	\$100
Savings Builder ⁵ < \$25,000	0.29% [†]	0.250% [‡]	\$100
Savings Builder ⁵ < \$25,000, but with monthly deposit of \$100 or more	0.45% [§]	0.449%	\$100
Savings Builder ⁵ ≥ \$25,000	0.45%	0.449%	\$100
Money Market	0.50%	0.499%	\$100
Premier High Yield Savings ^{6,7} ≤ \$250,000	0.30%	0.300%	\$100
Premier High Yield Savings ^{6,7} > \$250,000	0.30%	0.300%	\$100
Spring Savings ⁷	0.30%	0.300%	\$100
High Yield Savings ^{6,7} < \$25,000	0.30%	0.300%	\$100
High Yield Savings ^{6,7} ≥ \$25,000	0.30%	0.300%	\$100
Term Certificates of Deposit (CD)⁸			
6-Month Term	0.30%	0.300%	\$1,000
1-Year Term	0.30%	0.300%	\$1,000
13-Month Term ⁹	0.30%	0.300%	\$1,000
18-Month Term ⁹	0.30%	0.300%	\$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 CD¹⁰			
No-Penalty / 11-Month	0.30%	0.300%	\$1,000
Jumbo CDs⁸			
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^{8,11}			
1-Year RampUp <i>Plus</i>	0.25%	0.250%	\$25,000
2-Year RampUp <i>Plus</i>	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 February 18, 2021. Fees could reduce earnings on these accounts. See the CIT Bank [Fee Schedule](#).

²CIT Bank eChecking account is a tiered interest rate account. 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 Money Market and Savings accounts are variable-rate accounts. 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.

⁴Savings Connect is a tiered interest rate account.

* APY assumes the Savings Connect account was opened on the 15th day of the month and one of two conditions exists:

1. The customer has a Qualifying eChecking account linked to the Savings Connect account, but failed to make Qualifying Deposits of \$200 or more to the Qualifying eChecking account during the First Evaluation Period and all subsequent Evaluation Periods; or
2. Prior to the end of the First Evaluation Period, the customer's Qualifying eChecking account was closed or the eChecking account ceased to meet the criteria for being a Qualifying eChecking account.

Your Savings Connect APY may be greater or less than the figure shown, depending on the date the account is opened.

**Interest Rate is 0.499% during the Introductory Period and 0.399% thereafter.

***APY assumes a Qualifying Deposit of \$200 or more is made to the linked eChecking account each Evaluation Period.

Visit our [Savings Connect page](#) for complete terms and conditions.

⁵Savings Builder is a tiered interest rate account. Tier levels are subject to change.

† 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 0.449% during the Introductory Period and 0.250% thereafter.

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

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⁶Premier 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.

⁷Premier High Yield Savings, High Yield Savings and Spring Savings are not available for new personal accounts.

⁸CDs 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.

⁹Upon 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.

¹⁰You 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.

¹¹New Ramp Up 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, No-Penalty/11-Month CD and 6-month CD. APYs and interest rates listed above are for both personal and IRA accounts.

CIT Bank, N.A. and OneWest Bank, a division of CIT Bank, N.A., 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 deposit insurance limit, per depositor for each account ownership category. For purposes of calculating aggregate deposits held in CIT Bank, N.A., you should include deposits held in OneWest Bank.