

# Products and Rates



Product	APY <sup>1</sup>	Interest Rate <sup>1</sup>	Minimum to Open
<b>eChecking Account<sup>2</sup></b>			
eChecking <25,000	0.10%	0.100%	\$100
eChecking >25,000	0.25%	0.250%	\$100
<b>Money Market and Savings Accounts<sup>3</sup></b>			
Platinum Savings < \$5,000 <sup>2</sup>	0.25%	0.250%	\$100
Platinum Savings ≥ \$5,000 <sup>2</sup>	4.70%	4.593%	\$100
Savings Connect	4.35%	4.258%	\$100
Savings Builder < \$25,000 <sup>4</sup>	0.40%*	0.250%**	\$100
Savings Builder < \$25,000, but with monthly deposit of \$100 or more <sup>4</sup>	1.00%***	0.995%	\$100
Savings Builder ≥ \$25,000 <sup>4</sup>	1.00%	0.995%	\$100
Money Market <sup>3</sup>	1.55%	1.538%	\$100
Premier High Yield Savings ≤ \$250,000 <sup>2,5</sup>	0.25%	0.250%	\$100
Premier High Yield Savings > \$250,000 <sup>2,5</sup>	0.25%	0.250%	\$100
High Yield Savings < \$25,000 <sup>2,5</sup>	0.25%	0.250%	\$100
High Yield Savings ≥ \$25,000 <sup>2,5</sup>	0.25%	0.250%	\$100
<b>Term Certificates of Deposit (CD)<sup>6,7</sup></b>			
6-Month Term	3.00%	2.956%	\$1,000
1-Year Term	0.30%	0.300%	\$1,000
13-Month Term <sup>7</sup>	3.50%	3.440%	\$1,000
18-Month Term <sup>7</sup>	3.00%	2.956%	\$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
<b>No-Penalty CD<sup>8</sup></b>			
No-Penalty / 11-Month	3.50%	3.440%	\$1,000
<b>Jumbo CDs<sup>6</sup></b>			
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
<b>Ramp Up CDs<sup>6,8</sup></b>			
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

<sup>1</sup>Interest rates and APYs (Annual Percentage Yields) shown are accurate as of September 25, 2024. Fees could reduce earnings on these accounts. See the CIT Bank Fee Schedule.

<sup>2</sup>CIT 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.

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

<sup>4</sup>Savings 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.

<sup>5</sup>Premier High Yield Savings and High Yield Savings are not available for new personal accounts.

<sup>6</sup>CDs 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.

<sup>7</sup>Upon 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.

<sup>8</sup>You 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.

<sup>9</sup>New 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 and Trust Company (FCB) is a member of the Federal Deposit Insurance Corporation (FDIC). This means your deposits are insured up to \$250,000 per depositor, for each account ownership category. Deposits held under the names of First-Citizens Bank and Trust Company and all banks which are a division of FCB are not separately insured. Deposits from each of these banks must be combined for purposes of determining whether a depositor has exceeded the federal insurance deposit limit.