



Encore Bank Personal Deposit Accounts

All Rates as of September 30, 2020

Essential Checking

	Rate*	APY**
	0.00%	0.00%
No Fee Account with eStatements or over the age 62. \$3 per month otherwise		

Money Market

	Rate*	APY**
\$0 - \$24,999	0.09%	0.09%
\$25,000 - \$99,999	0.14%	0.14%
\$100,000 - \$499,999	0.44%	0.44%
\$500,000 - \$999,999	0.64%	0.64%
\$1MM +	0.91%	0.91%

Premier Checking

	Rate*	APY**
\$0 - \$24,999	0.04%	0.04%
\$25,000 - \$99,999	0.04%	0.04%
\$100,000 - \$499,999	0.04%	0.04%
\$500,000 - \$999,999	0.04%	0.04%
\$1MM +	0.09%	0.09%

Savings

	Rate*	APY**
\$0 - \$24,999	0.04%	0.04%
\$25,000 - \$99,999	0.04%	0.04%
\$100,000 - \$499,999	0.04%	0.04%
\$500,000 - \$999,999	0.09%	0.09%
\$1MM +	0.14%	0.14%

Health Savings

	Rate*	APY**
\$0 - \$24,999	0.10%	0.10%
\$25,000 - \$99,999	0.10%	0.10%
\$100,000 - \$499,999	0.10%	0.10%
\$500,000 - \$999,999	0.25%	0.25%
\$1MM +	0.25%	0.25%

Reich & Tang Insured Money Market

<u>Insured up to \$50MM</u>		
	Rate*	APY**
\$250,000 - \$499,999	0.06%	0.06%
\$500,000 - \$999,999	0.26%	0.26%
\$1MM +	0.53%	0.53%

Certificate of Deposits/IRAs

Term

	Rate*	APY**
3 Month	0.04%	0.04%
6 Month	0.04%	0.04%
12 Month	0.19%	0.19%
18 Month	0.24%	0.24%
24 Month	0.29%	0.29%
30 Month	0.34%	0.34%
36 Month	0.39%	0.39%
48 Month	0.49%	0.49%
60 Month	0.74%	0.74%

CD Specials

	Rate*	APY**
15 Month	0.44%	0.44%

\$1,000 minimum deposit required for CDs.
Interest compounded quarterly.

*INTEREST RATE

**ANNUAL PERCENTAGE YIELD



Special Rate: _____



Encore Bank Business Deposit Accounts

All Rates as of September 30, 2020

Essential Business Checking

	Rate*	APY**
	0.00%	0.00%

Commercial Checking

	Rate*	APY**
	0.00%	0.00%

Premier Business Checking

	Rate*	APY**
\$0 - \$24,999	0.04%	0.04%
\$25,000 - \$99,999	0.04%	0.04%
\$100,000 - \$499,999	0.04%	0.04%
\$500,000 - \$999,999	0.04%	0.04%
\$1MM +	0.09%	0.09%

Business Money Market

	Rate*	APY**
\$0 - \$24,999	0.09%	0.09%
\$25,000 - \$99,999	0.14%	0.14%
\$100,000 - \$499,999	0.44%	0.44%
\$500,000 - \$999,999	0.64%	0.64%
\$1MM +	0.91%	0.91%

Business Savings

	Rate*	APY**
\$0 - \$24,999	0.04%	0.04%
\$25,000 - \$99,999	0.04%	0.04%
\$100,000 - \$499,999	0.04%	0.04%
\$500,000 - \$999,999	0.09%	0.09%
\$1MM +	0.14%	0.14%

Certificate of Deposits/IRAs

<u>Term</u>	Rate*	APY**
3 Month	0.04%	0.04%
6 Month	0.04%	0.04%
12 Month	0.19%	0.19%
18 Month	0.24%	0.24%
24 Month	0.29%	0.29%
30 Month	0.34%	0.34%
36 Month	0.39%	0.39%
48 Month	0.49%	0.49%
60 Month	0.74%	0.74%

CD Specials

	Rate*	APY**
15 Month	0.44%	0.44%

\$1,000 minimum deposit required for CDs.
Interest compounded quarterly.

***INTEREST RATE**

****ANNUAL PERCENTAGE YIELD**

**Member
FDIC**

Special Rate: _____