

# Federation Bank

Annual Percentage Yield Effective 04/17/2024

[www.federationbankia.com](http://www.federationbankia.com)

Member FDIC

## Certificate of Deposit Rates

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD	FEDERATION WAY SPECIAL (Must Have Active Checking & Debit Card or Checks)	
			APR	APY
3 MONTH/91 DAYS	0.20%	0.20%	-	-
6 MONTH/182 DAYS	0.30%	0.30%	-	-
<b>7 MONTH</b>	<b>4.00%</b>	<b>4.03%</b>	<b>4.81%</b>	<b>4.86%</b>
<b>9 MONTH</b>	<b>3.75%</b>	<b>3.77%</b>	<b>4.70%</b>	<b>4.73%</b>
<b>11 MONTH</b>	<b>3.50%</b>	<b>3.51%</b>	<b>4.67%</b>	<b>4.68%</b>
12 MONTH	0.55%	0.55%	-	-
18 MONTH	0.60%	0.60%	-	-
24 MONTH	0.70%	0.70%	-	-
30 MONTH	0.80%	0.80%	-	-
36 MONTH	0.95%	0.95%	-	-
48 MONTH	1.05%	1.05%	-	-
60 Month	1.10%	1.10%	-	-

**Minimum Deposit to Open and Earn APY \$500.00. All certificates above are also an option for IRA's and HSA's with a \$250.00 minimum opening deposit and to earn annual percentage yield.**

\*\*\* An early withdrawal penalty may be imposed on all CD's.

<b><u>IRS Contribution Limits</u></b>	<b><u>2024</u></b>
HSA Single	4,150
HSA Family	8,300
Catch-Up 55+	1,000
IRA Limits	7,000
Catch-Up 50+	1,000

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## Deposit Account Rates

ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM TO OPEN	MINIMUM BALANCE TO EARN ANNUAL PERCENTAGE YIELD
IRA SAVINGS**	0.05%	0.05%	\$250.00	\$0.01
HSA CHECKING**	0.05%	0.05%	\$50.00	\$0.01
<b>MONEY MARKET**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>\$1,000.00</b>	<b>\$0.00-\$999.99</b>
	0.05%	0.05%		\$1,000.00-\$24,999.99
	0.10%	0.10%		\$25,000.00-\$49,999.99
	0.15%	0.15%		\$50,000.00-\$99,999.99
	0.15%	0.15%		>\$100,000.00
<b>EARNINGS MONEY MARKET**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>\$25,000.00</b>	<b>\$0.00-\$999.99</b>
	0.05%	0.05%		\$1,000.00-\$24,999.99
	0.10%	0.10%		\$25,000.00-\$49,999.99
	0.20%	0.20%		\$50,000.00-\$99,999.99
	0.25%	0.25%		\$100,000.00-\$249,999.99
	0.50%	0.50%		>\$250,000.00
<b>STATEMENT SAVINGS**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>\$50.00</b>	<b>\$0.01</b>
<b>CHRISTMAS CLUB**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>\$10.00</b>	<b>\$0.01</b>
<b>PENNYSAVERS CLUB**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>\$10.00</b>	<b>\$0.01</b>
<b>CLUB FED GOLD CHECKING**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>\$100.00</b>	<b>\$1000.00</b>
<b>CLUB FED CHECKING**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>\$100.00</b>	<b>\$1000.00</b>
<b>SUPER NOW CHECKING**</b>	<b>0.00%</b>	<b>0.00%</b>	<b>\$500.00</b>	<b>\$0.00-\$999.99</b>
	0.02%	0.02%		\$1,000.00-\$2,499.99
	0.05%	0.05%		\$2,500.00-\$4,999.99
	0.05%	0.05%		>\$5,000.00
<b>#PREFERRED CHECKING**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>NA</b>	<b>\$0.01</b>
<b># FEDERATION CHECKING**</b>	<b>0.05%</b>	<b>0.05%</b>	<b>NA</b>	<b>\$1,500.00</b>
<b>FRESH START CHECKING</b>	<b>NON-INTEREST BEARING</b>		<b>\$250.00</b>	<b>NA</b>
<b>BASIC CHECKING</b>	<b>NON-INTEREST BEARING</b>		<b>\$100.00</b>	<b>NA</b>
<b>BASIC CHECKING – STUDENTS</b>	<b>NON-INTEREST BEARING</b>		<b>\$50.00</b>	<b>NA</b>
<b>CLASSIC CHECKING</b>	<b>NON-INTEREST BEARING</b>		<b>\$100.00</b>	<b>NA</b>

# This account is no longer offered as a new account option.

\*\* The annual percentage yield may change at any time at our discretion after the account has been opened

\*\* Fees may reduce the earnings of the account.