

# Deposit Rate Sheet

PRESENCE BANK  
185 EAST LINCOLN HIGHWAY  
COATESVILLE PA 19320

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
<b>CDS</b>				
06 MONTHS CERTIFICATE	\$250.00	\$0.00	4.010%	4.09%
07 MONTHS CERTIFICATE	\$250.00	\$0.00	4.320%	4.41%
12 MONTHS CERTIFICATE	\$250.00	\$0.00	3.930%	4.01%
18 MONTHS CERTIFICATE	\$250.00	\$0.00	4.020%	4.10%
24 MONTHS CERTIFICATE	\$250.00	\$0.00	4.020%	4.10%
30 MONTHS CERTIFICATE	\$250.00	\$0.00	2.030%	2.05%
36 MONTHS CERTIFICATE	\$250.00	\$0.00	1.770%	1.79%
42 MONTHS CERTIFICATE	\$250.00	\$0.00	0.850%	0.85%
48 MONTHS CERTIFICATE	\$250.00	\$0.00	0.650%	0.65%
60 MONTHS CERTIFICATE	\$250.00	\$0.00	0.850%	0.85%
72 MONTHS CERTIFICATE	\$250.00	\$0.00	0.900%	0.90%
84 MONTHS CERTIFICATE	\$250.00	\$0.00	1.050%	1.06%
<b>CHECKING</b>				
GOLD BUSINESS CHECKING	\$100.00			
Range: \$0.00-\$4,999.99		\$0.00	0.100%	0.10%
Range: \$5,000.00-\$99,999.99		\$5,000.00	0.150%	0.15%
Range: \$100,000.00-\$149,999.99		\$100,000.00	0.200%	0.20%
Range: \$150,000.00-\$199,999.99		\$150,000.00	0.250%	0.25%
Range: \$200,000.00-\$99,999,999,999.99		\$200,000.00	0.300%	0.30%
LIFE CHECKING	\$100.00			
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.150%	0.15%
MUNICIPAL CHECKING	\$100.00			
Range: \$5,000.00-\$99,999.99		\$5,000.00	0.100%	0.10%
Range: \$100,000.00-\$149,999.99		\$100,000.00	0.200%	0.20%
Range: \$150,000.00-\$199,999.99		\$150,000.00	0.250%	0.25%
Range: \$200,000.00-\$99,999,999,999.99		\$200,000.00	0.300%	0.30%
NOT-FOR-PROFIT CHECKING	\$100.00			
Range: \$0.00-\$99.99		\$0.00	0.100%	0.12%
Range: \$100.00-\$499.99		\$100.00	0.150%	0.15%
Range: \$500.00-\$24,999.99		\$500.00	0.200%	0.20%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.300%	0.30%
REWARDS CHECKING	\$100.00			
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.150%	0.15%
<b>MONEY MARKET</b>				
BUSINESS MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%
MONEY MARKET	\$2,500.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%
MUNICIPAL MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%
NOT-FOR PROFIT MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%

APY= Annual Percentage Yield. Rates are subject to change without notice. A penalty will be imposed for early withdrawal. Fees could reduce earnings on the account. Rates are current through the date of this issue. Posted rates are as of 12/20/2024 Member FDIC

# Deposit Rate Sheet

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COATESVILLE PA 19320

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	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
<b>SAVINGS</b>				
KIDS SAVINGS	\$10.00			
Range: \$0.00-\$99.99		\$0.00	0.100%	0.12%
Range: \$100.00-\$499.99		\$100.00	0.100%	0.10%
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.100%	0.10%
SAVINGS	\$100.00			
Range: \$0.00-\$99.99		\$0.00	0.050%	0.00%
Range: \$100.00-\$499.99		\$100.00	0.050%	0.05%
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.200%	0.20%



# Limited Time Special 18- or 24- MONTH CD

# 4.10 <sup>% APY<sup>1</sup></sup>



*Open your account online!*

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# PRESENCE BANK

**COATESVILLE**  
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185 E. Lincoln Highway

**OXFORD**  
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**NEW HOLLAND**  
(717) 354-4696  
695 W. Main Street

**GEORGETOWN**  
(717) 786-8800  
1099 Georgetown Road

[PRESENCEBANK.COM](http://PRESENCEBANK.COM)

<sup>1</sup>Annual Percentage Yield (APY) is effective as of 12/20/2024. This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening and balance requirement to obtain APY is \$250.00. APY assumes interest remains on deposit until maturity. At maturity, the CD will automatically renew into the same CD product at the current corresponding rate. Additional deposits or withdrawals of principal after the opening date are not permitted. Early withdrawal penalties apply; refer to account disclosure for details. Withdrawal of interest will reduce earnings. May not be combined with other offers. Excludes institutional investors, brokered accounts, and money for public funds. Available as an Individual Retirement Account (IRA). Fees may reduce earnings. Please refer to our website, [www.presencebank.com](http://www.presencebank.com), or call your local Presence Bank branch for current standard CD terms and rates.

