

Central National Bank Interest Rates

Rates Updated April 29, 2024

Rates and Specials are subject to change.

For more information, call toll-free 1-888-262-5456

MEMBER FDIC



Checking & Savings		Minimum to Open	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY				
Central Premium Checking (and "IMC Acct")		\$30.00	0.05%	0.05%												
Central Advantage Savings		\$25.00	0.15%	0.15%												
Central Youth/Central Secret Agent Savings		\$5.00	0.15%	0.15%												
Health Savings Account		\$100.00	0.15%	0.15%												
Central Prestige MMDA		\$1,000.00	0.70%	0.70%	0.75%	0.75%	0.95%	0.95%	1.15%	1.16%	1.25%	1.26%				
(0% for bal. <\$1,000)			(\$1,000-\$9,999.99)		(\$10,000-\$49,999.99)		(\$50,000-\$249,999.99)		(\$250,000-\$999,999.99)		(\$1,000,000 and up)					
Certificates of Deposit	Minimum to Open	Amount of Certificate		Amount of Certificate		Amount of Certificate										
		\$0.01-9,999.99		\$10,000-49,999		\$50,000 or more										
		Interest Rate	APY	Interest Rate	APY	Interest Rate	APY									
7-90 Days	\$1,000.00	0.82%	0.82%	0.87%	0.87%	0.92%	0.92%									
91-181 Days	\$1,000.00	0.82%	0.82%	0.87%	0.87%	0.92%	0.92%									
182-364 Days	\$1,000.00	0.95%	0.95%	1.01%	1.01%	1.06%	1.06%									
1-1.99 Years	\$1,000.00	1.44%	1.45%	1.51%	1.52%	1.56%	1.57%									
2-2.99 Years	\$1,000.00	1.48%	1.49%	1.56%	1.57%	1.66%	1.67%									
3-4.99 Years	\$1,000.00	1.59%	1.60%	1.67%	1.68%	1.77%	1.78%									
5.00+ Years	\$1,000.00	1.63%	1.64%	1.73%	1.74%	1.83%	1.84%									
12-Month Variable Rate "Add-On" CD	\$500.00	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%									
CNB CD Specials*		Minimum to Open		Interest Rate	APY											
Spring Season CD Special (8-month Term)		\$5,000.00		5.13%	5.25%	*Restrictions apply										
Spring Season CD Special (13-month Term)		\$5,000.00		4.89%	5.00%	*Restrictions apply										
36-Month CD Special		\$5,000.00		3.93%	4.00%	*Restrictions apply										
8-month (Rate & APY w/o active checking account)		\$5,000.00		4.89%	5.00%	*Restrictions apply										
13-month (Rate & APY w/o active checking account)		\$5,000.00		4.65%	4.75%	*Restrictions apply										
36-month (Rate & APY w/o active checking account)		\$5,000.00		3.69%	3.75%	*Restrictions apply										

See bank for more details on CD Specials. (Only customers with an active CNB Checking Account Relationship qualify for the .25% premium shown above on CD specials.)

Notes:

- Annual Percentage Yields disclosed above for C.D.'s assume:
 - Amount deposited initially remains on deposit until maturity.
 - Interest on regular certificates of deposit with maturities of one year or longer is compounded semi-annually.
 - APY on certificates under one year assumes certificates are renewed through one year.
 - We add .25% to the above quoted rates on all regular CD's held in IRA accounts!
 - Interest on CD Specials is compounded monthly.
 - CD's over \$500,000 require prior approval from President, SVP - Retail Banking, or CFO.
- Penalties may be imposed for early withdrawal of certificates of deposit.
- Checking, Savings, and Money Market accounts are variable rate accounts. Rates may change after an account is open. Fees may reduce earnings.
- Minimum Balance Requirements:
 - Central Prestige MMDA - \$1,000 daily balance required to earn the APY disclosed
 - Savings Accounts
 - Central Advantage Savings - \$100 minimum balance to avoid monthly service charge
 - Health Savings Account - \$500 minimum balance to avoid monthly service charge
 - 12-Month Variable Rate "AD-On" CD's - Additions may be made at any time increments of \$50 or more. Rate may change after a CD is opened.

DOLRC04252024XLNO