

Investors Bank Consumer Rate Information Sheet

Effective as of: May 04, 2021

Consumer Checking					
YourStyle® Plus Checking			YourStyle® Checking		
Balance Tier	Rate	APY¹	Non-Interest Bearing		
\$0 - \$2,499.99	0.05%	0.05%	Consumer Checking		
\$2,500 +	0.05%	0.05%	Non-Interest Bearing		
Consumer Savings					
Passbook Savings (not available online)			YourStyle® Savings		
Balance Tier	Rate	APY	Balance Tier	Rate	APY
\$0 - \$49.99	0.00%	0.00%	\$0 - \$49.99	0.00%	0.00%
\$50 +	0.05%	0.05%	\$50 +	0.05%	0.05%
High Yield Savings			Retirement Statement Savings (not available online)		
Balance Tier	Rate	APY	Balance Tier	Rate	APY
\$0 - \$4,999.99	0.046%	0.05%	\$1 +	0.25%	0.25%
\$5,000 +	0.096%	0.10%			
Consumer Money Market					
Maximizer Money Market			YourStyle® Money Market		
Balance Tier	Rate	APY	Balance Tier	Rate	APY
\$0 - \$9,999.99	0.046%	0.05%	\$0 - \$499.99	0.05%	0.05%
\$10,000 - \$24,999.99	0.095%	0.10%	\$500 - \$14,999.99	0.05%	0.05%
\$25,000 - \$4,999,999.99	0.145%	0.15%	\$15,000 - \$49,999.99	0.05%	0.05%
\$5,000,000 +²	0.046%	0.05%	\$50,000 +	0.05%	0.05%
YourStyle® Plus Money Market (Standard Rate)			Edge Money Market		
Balance Tier	Rate	APY	Balance Tier	Rate	APY
\$0 - \$19,999.99	0.05%	0.05%	\$0 - \$49,999.99	0.05%	0.05%
\$20,000 - \$49,999.99	0.05%	0.05%	\$50,000 - \$99,999.99	0.05%	0.05%
\$50,000 - \$199,999.99	0.05%	0.05%	\$100,000 - \$199,999.99	0.05%	0.05%
\$200,000 - \$499,999.99	0.15%	0.15%	\$200,000 - \$499,999.99	0.10%	0.10%
\$500,000 +	0.15%	0.15%	\$500,000 +	0.10%	0.10%
YourStyle® Plus Money Market (Relationship Rate)					
Daily Balance	Plus Rate Relationship Balance \$20,000 Base Rate +0.20%³		Daily Balance	Plus Rate Relationship Balance \$100,000 Base Rate +0.35%⁴	
	Rate	APY		Rate	APY
Under \$20,000	0.25%	0.25%	Under \$20,000	0.40%	0.40%
\$20,000 - \$49,999.99	0.25%	0.25%	\$20,000 - \$49,999.99	0.40%	0.40%
\$50,000 - \$199,999.99	0.25%	0.25%	\$50,000 - \$199,999.99	0.40%	0.40%
\$200,000 - \$499,999.99	0.35%	0.35%	\$200,000 - \$499,999.99	0.50%	0.50%
\$500,000 and above	0.35%	0.35%	\$500,000 and above	0.50%	0.50%
Certificates of Deposit (CDs) ⁵					
Product	Rate	APY	Product	Rate	APY
3 Month⁶	0.15%	0.15%	13 Month SPECIAL⁷	0.296%	0.30%
6 Month⁶	0.15%	0.15%	24 Month⁶	0.296%	0.30%
9 Month⁶	0.20%	0.20%	36 Month⁶	0.445%	0.45%
12 Month⁶	0.20%	0.20%	60 Month⁶	0.496%	0.50%

1. Annual Percentage Yield

2. For \$5,000,000 balance tier balances between \$0 and \$4,999,999.99 receive 0.145% Rate. Only balances above \$5,000,000 receive 0.046%

3. A Plus Rate of 0.20% will be added to the standard variable interest rate of your YourStyle® Plus Money Market Account if you maintain a combined monthly average deposit relationship in qualifying accounts of \$20,000 or more and satisfy the minimum activity requirements associated with YourStyle® Plus Checking.

4. A Plus Rate of 0.35% will be added to the standard variable interest rate of your YourStyle® Plus Money Market Account if you maintain a combined monthly average deposit relationship in qualifying accounts of \$100,000 or more and satisfy the minimum activity requirements associated with YourStyle® Plus Checking.

5. Terms available for IRA Accounts; IRA Accounts not available online

6. Minimum balance to open and earn interest is \$500.00

7. SPECIAL - Minimum balance to open and earn interest requires \$10,000.00 in NEW MONEY for CDs, \$5,500 for IRA CDs; Not available online

Rates are subject to change without notice / Fees can reduce earnings / Penalties for early withdrawal may apply