

**Kopernik Bank**  
 2101 Eastern Avenue  
 Baltimore, Maryland 21231  
 410-276-4905  
 www.KopernikBank.com

**RATE SHEET**

<b>Checking Accounts</b>	<b>Minimum Balance to Earn APY</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Business Checking	NA	0.00%	0.00%
Easy Checking	NA	0.00%	0.00%
Checking Plus	\$500	0.20%	0.20%

<b>Savings Accounts</b>	<b>Minimum Balance to Earn APY</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Statement Savings	\$25	0.35%	0.35%
Passbook Savings	\$25	0.35%	0.35%

<b>Certificate of Deposit</b>	<b>Minimum Balance to Earn APY</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
6 Month	\$1000	0.35%	0.35%
1 Year	\$1000	0.50%	0.50%
2 Year	\$1000	0.65%	0.65%
3 Year	\$1000	0.90%	0.90%
4 Year	\$1000	1.21%	1.20%
5 Year	\$1000	1.61%	1.60%

Information shown is based on current rates and is subject to change without notice. Penalty may be imposed on early withdrawal of Certificate of Deposit. Fees could reduce earnings.