

# Our Rates



We care about **here.**

With our variety of savings, checking and investment accounts, Howard Bank customers have access to competitive rates. Below, you can find bank account interest rates and annual percentage yields (APYs). **Effective 04/30/2021.**

## Business Accounts

Product Types & Tiers	Rate	APY
<b>Community Business Checking</b>		
\$100,000 - \$1,000,000 Balance	0.01	0.01
\$1,000,000.01 and over Balance	0.05	0.05
<b>Business Money Market</b>		
\$0.01 - \$1,000 Balance	0.01	0.01
\$1,000.01 - \$10,000 Balance	0.01	0.01
\$10,000.01 - \$50,000 Balance	0.01	0.01
\$50,000.01 - \$100,000 Balance	0.01	0.01
\$100,000.01 and over Balance	0.02	0.02
<b>Business Savings Account</b>	0.01	0.01

Minimum to open: \$50.

## Health Savings Account

Tiers	Rate	APY
\$0.01 - \$1,000 Balance	0.01	0.01
\$1,000.01 - \$50,000 Balance	0.01	0.01
\$50,000.01 - \$100,000 Balance	0.02	0.02
\$100,000.01 and over Balance	0.02	0.02

No minimum to open.

## Fixed Rate Certificates of Deposit

Product Types	Rate	APY
1 - 5 Month Certificate	0.03	0.03
6 - 11 Month Certificate	0.05	0.05
12 - 23 Month Certificate	0.05	0.05
24 - 35 Month Certificate	0.10	0.10
36 - 47 Month Certificate	0.10	0.10
48 - 59 Month Certificate	0.15	0.15
60 Month Certificate	0.15	0.15

Minimum to earn APY: \$500. Minimum to open: \$500.

## Personal Checking Account

Product Type & Tiers	Rate	APY
<b>Extra+ Checking</b>		
\$0.01 - \$1,000 Balance	0.01	0.01
\$1,000.01 - \$10,000 Balance	0.01	0.01
\$10,000.01 - \$25,000 Balance	0.01	0.01
\$25,000.01 - \$50,000 Balance	0.01	0.01
\$50,000.01 - \$100,000 Balance	0.02	0.02
\$100,000.01 and over Balance	0.02	0.02

Minimum to open: \$50.

## Personal Money Market Account

Tiers	Rate	APY
\$0.01 - \$1,000 Balance	0.01	0.01
\$1,000.01 - \$10,000 Balance	0.01	0.01
\$10,000.01 - \$25,000 Balance	0.01	0.01
\$25,000.01 - \$50,000 Balance	0.01	0.01
\$50,000.01 - \$100,000 Balance	0.02	0.02
\$100,000.01 and over Balance	0.02	0.02

Minimum to open: \$250.

## Personal Savings Accounts

Product Types	Rate	APY
Personal Savings	0.01	0.01
Junior Savings	0.01	0.01

Minimum to earn APY: \$0.01. Minimum to open Personal Savings: \$50.

Minimum to open Junior Savings: \$5.