

Montecito Bank & Trust Deposit Rate Summary

Interest Rate (Rate) and Annual Percentage Yield (APY) effective as of January 20, 2017.



Personal Checking								
	Mighty Oaks ¹		Regular Interest Checking		Access Checking		Private Access Checking ²	
Minimum to Open	\$0.01		\$0.01		\$0.01		\$0.01	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$.01 - \$10,000	0.05	0.05	0.03	0.03	0.01	0.01	0.11	0.11
\$10,000 - \$24,999	0.05	0.05	0.03	0.03	0.03	0.03	0.13	0.13
\$25,000 - \$49,999	0.05	0.05	0.03	0.03	0.03	0.03	0.13	0.13
\$50,000 - \$99,999	0.05	0.05	0.03	0.03	0.05	0.05	0.15	0.15
\$100,000 - \$249,999	0.05	0.05	0.03	0.03	0.08	0.08	0.18	0.18
\$250,000 and over	0.05	0.05	0.03	0.03	0.08	0.08	0.18	0.18

Personal Savings												
	Personal Savings		First Steps Savings		Acorn Savings ¹		CA Saver		Montecito Money Fund		Personal Relationship Money Market ³	
Minimum to Open	\$5		\$5		\$5		\$5		\$0.01		\$0.01	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$.01 - \$10,000	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.05	0.05	0.15	0.15
\$10,000 - \$49,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.20	0.20
\$50,000 - \$99,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.15	0.15	0.25	0.25
\$100,000 - \$499,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.20	0.20	0.30	0.30
\$500,000 and over	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.20	0.20	0.30	0.30

Business Checking					
	Business Interest Checking			Community Dividends	
Minimum to Open	\$50			\$50	
	Rate	APY	Rate	APY	Rate
All Balances	0.05	0.05	0.15	0.15	0.15

Business Savings									
	Business Savings		Business Sweep Savings		Business Money Market		Business Relationship Money Market ⁴		
Minimum to Open	\$50		\$50		\$50		\$50		
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	
\$.01 - \$10,000	0.05	0.05	0.05	0.05	0.05	0.05	0.15	0.15	
\$10,000 - \$24,999	0.05	0.05	0.10	0.10	0.05	0.05	0.15	0.15	
\$25,000 - \$99,999	0.05	0.05	0.15	0.15	0.15	0.15	0.25	0.25	
\$100,000 - \$249,999	0.05	0.05	0.20	0.20	0.15	0.15	0.25	0.25	
\$250,000 - \$499,999	0.05	0.05	0.25	0.25	0.20	0.20	0.30	0.30	
\$500,000 and over	0.05	0.05	0.30	0.30	0.20	0.20	0.30	0.30	

Certificates of Deposit (CDs) and Individual Retirement Arrangements (IRAs)								
	CDs ⁵		Access CD ⁵		You Choose CD ⁵		IRAs ⁶	
Minimum to Open	\$1,000		\$10,000		\$10,000		\$1,000	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
30 days	0.10	0.10	N/A	N/A	N/A	N/A	0.10	0.10
60 days	0.10	0.10	N/A	N/A	N/A	N/A	0.15	0.15
90 days	0.15	0.15	N/A	N/A	N/A	N/A	0.15	0.15
180 days	0.20	0.20	N/A	N/A	N/A	N/A	0.20	0.20
7 months	N/A	N/A	0.20	0.20	N/A	N/A	N/A	N/A
12 Months	0.25	0.25	N/A	N/A	N/A	N/A	0.25	0.25
18 Months	0.30	0.30	N/A	N/A	N/A	N/A	0.30	0.30
21 Months	N/A	N/A	N/A	N/A	0.30	0.30	N/A	N/A
24 Months	0.45	0.45	N/A	N/A	N/A	N/A	0.45	0.45
36 Months	0.70	0.70	N/A	N/A	N/A	N/A	0.70	0.70
48 Months	0.80	0.80	N/A	N/A	N/A	N/A	N/A	N/A
60 Months	0.90	0.90	N/A	N/A	N/A	N/A	N/A	N/A

¹Closed to new accounts

²Only available to Wealth Management customers

³This rate and APY are only available to those customers that also have an MB&T personal checking account

⁴This rate and APY are only available to those customers that also have an MB&T business checking account

⁵Rates and APYs are for business and personal CDs. There may be a penalty for early withdrawal

⁶There may be a penalty for early withdrawal

All rates and Annual Percentage Yields are subject to change and are accurate as of January 20, 2017. Fees may reduce earnings. Please see our Deposit Account Terms and Conditions for full information on account terms and conditions, including details of how interest is calculated. Charges that apply to accounts can be found in the Schedule of Fees and Charges. At any time, we may change any of the rates and charges that apply to the accounts, and introduce new charges, under the terms and conditions. The bank does not accept brokered deposits.