

# Montecito Bank & Trust Deposit Rate Summary

Interest Rate (Rate) and Annual Percentage Yield (APY) effective as of January 2, 2019.



Personal Checking				
Minimum to Open	Access Checking		Private Access Checking <sup>1</sup>	
	Rate	APY	Rate	APY
\$0 - \$9,999	0.01	0.01	0.11	0.11
\$10,000 - \$24,999	0.03	0.03	0.13	0.13
\$25,000 - \$49,999	0.03	0.03	0.13	0.13
\$50,000 - \$99,999	0.05	0.05	0.15	0.15
\$100,000 - \$249,999	0.08	0.08	0.18	0.18
\$250,000 and over	0.08	0.08	0.18	0.18

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

Personal Savings										
Minimum to Open	Personal Savings		First Steps Savings		Acorn Savings <sup>2</sup>		CA Saver		Montecito Money Fund	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$0 - \$9,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.05	0.05
\$10,000 - \$49,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
\$50,000 - \$99,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.15	0.15
\$100,000 - \$499,999	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.20	0.20
\$500,000 and over	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.20	0.20

Relationship Bonus Money Market <sup>3</sup>							
Primary Owner's Checking Account Type	Everyday, Gold Key Club, and Charter Checking		Cashback Checking		Access, Private Access Checking		Minimum to Open
	Rate	APY	Rate	APY	Rate	APY	
\$0 - \$9,999	0.08	0.08	0.10	0.10	0.15	0.15	\$100
\$10,000 - \$49,999	0.13	0.13	0.15	0.15	0.20	0.20	\$100
\$50,000 - \$99,999	0.18	0.18	0.20	0.20	0.25	0.25	\$100
\$100,000 - \$499,999	0.23	0.23	0.25	0.25	0.30	0.30	\$100
\$500,000 and over	0.23	0.23	0.25	0.25	0.30	0.30	\$100

Business Savings										
Minimum to Open	Business Savings		Business Sweep Savings		Business Money Market		Business Relationship Money Market <sup>4</sup>		Rate	APY
	Rate	APY	Rate	APY	Rate	APY	Rate	APY		
\$0 - \$9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.15	0.15	0.15	0.15
\$10,000 - \$24,999	0.05	0.05	0.10	0.10	0.05	0.05	0.15	0.15	0.25	0.25
\$25,000 - \$99,999	0.05	0.05	0.15	0.15	0.15	0.15	0.25	0.25	0.25	0.25
\$100,000 - \$249,999	0.05	0.05	0.20	0.20	0.15	0.15	0.25	0.25	0.30	0.30
\$250,000 - \$499,999	0.05	0.05	0.25	0.25	0.20	0.20	0.30	0.30	0.30	0.30
\$500,000 and over	0.05	0.05	0.30	0.30	0.20	0.20	0.30	0.30	0.30	0.30

Certificates of Deposit (CDs) and Individual Retirement Arrangements (IRAs)										
Minimum to Open	CDs <sup>5</sup>		Access CD <sup>5</sup>		You Choose CD <sup>5</sup>		MT Nonprofit CD <sup>6</sup>		IRAs <sup>7</sup>	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
30 days	0.10	0.10	N/A	N/A	N/A	N/A	N/A	N/A	0.10	0.10
90 days	0.15	0.15	N/A	N/A	N/A	N/A	N/A	N/A	0.15	0.15
180 days	1.00	1.00	N/A	N/A	N/A	N/A	N/A	N/A	1.00	1.00
7 months	N/A	N/A	1.00	1.00	N/A	N/A	N/A	N/A	N/A	N/A
8 months	N/A	N/A	N/A	N/A	N/A	N/A	1.24	1.25	N/A	N/A
12 Months	1.74	1.76	N/A	N/A	N/A	N/A	N/A	N/A	1.74	1.76
18 Months	1.98	2.00	N/A	N/A	N/A	N/A	1.98	2.00	1.98	2.00
21 Months	N/A	N/A	N/A	N/A	1.83	1.85	N/A	N/A	N/A	N/A
24 Months	2.47	2.50	N/A	N/A	N/A	N/A	N/A	N/A	2.47	2.50
36 Months	2.16	2.18	N/A	N/A	N/A	N/A	N/A	N/A	2.16	2.18
48 Months	2.23	2.25	N/A	N/A	N/A	N/A	N/A	N/A	2.23	2.25
60 Months	2.31	2.34	N/A	N/A	N/A	N/A	N/A	N/A	2.31	2.34

1. Only available to Wealth Management customers. 2. Closed to new accounts. 3. Rate and APY of this account depend on the type of checking account maintained by the primary account holder 4. This rate and APY are only available to those customers that also have an MB&T business checking account. 5. Rates and APYs are for business and personal CDs. There may be a penalty for early withdrawal. 6. Rates and APYs are for 501(c)3 non-profit organizations that also have an MB&T checking account. There may be a penalty for early withdrawal. 7. There may be a penalty for early withdrawal. All rates and Annual Percentage Yields are subject to change and are accurate as of January 2, 2019. Fees may reduce earnings. Please see our Deposit Account Terms and Disclosure 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.