

# Montecito Bank & Trust Deposit Rate Summary

Interest Rate (Rate) and Annual Percentage Yield (APY) effective as of January 10, 2025.



Personal Checking					Business Checking				
		Access Checking		Private Access Checking <sup>1</sup>		Business Interest Checking		Community Dividends	
Minimum to Open		\$0.01		\$0.01		\$50		\$50	
		Rate	APY	Rate	APY	Rate	APY	Rate	APY
\$0 - \$9,999		0.05	0.05	0.10	0.10	0.05	0.05	0.10	0.10
\$10,000 - \$24,999		0.05	0.05	0.10	0.10				
\$25,000 - \$49,999		0.05	0.05	0.10	0.10				
\$50,000 - \$99,999		0.05	0.05	0.10	0.10				
\$100,000 - \$249,999		0.05	0.05	0.10	0.10				
\$250,000 and over		0.05	0.05	0.10	0.10				

Personal Savings											
		Personal Savings		First Steps Savings		Acorn Savings <sup>2</sup>		CA Saver		Montecito Money Fund	
Minimum to Open		\$5		\$5		\$5		\$5		\$0.01	
		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	0.05	0.05	0.05	0.05
\$10,000 - \$49,999		0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
\$50,000 - \$99,999		0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
\$100,000 - \$499,999		0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10
\$500,000 and over		0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.15	0.15

Relationship Bonus Money Market <sup>3</sup>							
Primary Owner's Checking Account Type		Every day, Gold Key Club <sup>2</sup> , and Charter Checking <sup>2</sup>		Cashback Checking		Access, Private Access Checking	
Minimum to Open		\$100		\$100		\$100	
		Rate	APY	Rate	APY	Rate	APY
\$0 - \$9,999		0.08	0.08	0.10	0.10	0.20	0.20
\$10,000 - \$49,999		0.08	0.08	0.10	0.10	0.20	0.20
\$50,000 - \$99,999		0.08	0.08	0.10	0.10	0.20	0.20
\$100,000 - \$499,999		0.13	0.13	0.15	0.15	0.25	0.25
\$500,000 and over		0.18	0.18	0.20	0.20	0.30	0.30

Business Savings					Business Money Market						
		Business Savings		Business Sweep Savings		Business Money Market		Business Relationship Money Market Business <sup>4</sup>		Non-Profit 501(c)3 <sup>5</sup>	
Minimum to Open		\$50		\$50		\$50		\$50		\$50	
		Rate	APY	Rate	APY	Rate	Rate	Rate	APY	Rate	APY
\$0 - \$9,999		0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.30	0.30
\$10,000 - \$24,999		0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.30	0.30
\$25,000 - \$99,999		0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.30	0.30
\$100,000 - \$249,999		0.05	0.05	0.05	0.05	0.15	0.15	0.20	0.20	0.40	0.40
\$250,000 - \$499,999		0.05	0.05	0.05	0.05	0.15	0.15	0.20	0.20	0.40	0.40
\$500,000 and over		0.05	0.05	0.05	0.05	0.20	0.20	0.25	0.25	0.45	0.45

Certificates of Deposit (CDs) and Individual Retirement Arrangements (IRAs)									
		CDs <sup>6</sup>		Access CD <sup>6</sup>		You Choose CD <sup>6</sup>		IRAs <sup>7</sup>	
Minimum to Open		\$1,000		\$10,000		\$10,000		\$1,000	
		Rate	APY	Rate	APY	Rate	APY	Rate	APY
30 days		0.05	0.05	-	-	-	-	0.05	0.05
90 days		0.55	0.55	-	-	-	-	0.55	0.55
180 days		2.81	2.85	-	-	-	-	2.81	2.85
7 months		-	-	3.93	4.00	-	-	-	-
12 Months		1.49	1.50	-	-	-	-	1.49	1.50
18 Months		0.15	0.15	-	-	-	-	0.15	0.15
21 Months		-	-	-	-	0.15	0.15	-	-
24 Months		0.15	0.15	-	-	-	-	0.15	0.15
36 Months		0.15	0.15	-	-	-	-	0.15	0.15
48 Months		0.15	0.15	-	-	-	-	0.15	0.15
60 Months		0.25	0.25	-	-	-	-	0.25	0.25

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. Must have a qualifying Basic Business Checking, Business Interest Checking, or Business Analysis Checking account. 5. Must have a qualifying Community Dividends Checking or Community Dividends Analysis Checking account. 6. Rates and APYs are for business and personal CDs. 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 10, 2025. 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.