

Merrimack County Savings Bank Deposit Account Rates

Effective December 22, 2023

Rates subject to change

	Interest Rate	Annual Percentage Yield	Minimum Balance to obtain APY	Minimum Deposit to Open		Interest Rate	Annual Percentage Yield	Minimum Balance to obtain APY	Minimum Deposit to Open
Personal Checking Accounts					Personal Money Market Accounts				
Better Checking	0.01%	0.01%	\$100	\$10	Everyday Money Market				
					\$1,000 to \$9,999.99	0.15%	0.15%	\$1,000	\$500
Senior Checking	0.01%	0.01%	\$100	\$10	\$10,000 to \$24,999.99	0.15%	0.15%	\$10,000	\$500
					\$25,000 to \$99,999.99	0.20%	0.20%	\$25,000	\$500
Premier Checking					\$100,000 to \$249,999.99	0.25%	0.25%	\$100,000	\$500
\$500 to \$24,999.99	0.02%	0.02%	\$500	\$10	\$250,000 or more	0.30%	0.30%	\$250,000	\$500
\$25,000 to \$49,999.99	0.03%	0.03%	\$25,000	\$10					
\$50,000 or more	0.05%	0.05%	\$50,000	\$10	Premier Money Market				
					\$25,000 to \$49,999.99	0.20%	0.20%	\$25,000	\$25,000
Mutual Benefits Checking					\$50,000 to \$99,999.99	0.25%	0.25%	\$50,000	\$25,000
\$1,000 to \$4,999.99	0.01%	0.01%	\$1,000	\$10	\$100,000 to \$249,999.99	0.35%	0.35%	\$100,000	\$25,000
\$5,000 to \$9,999.99	0.01%	0.01%	\$5,000	\$10	\$250,000 or more	0.45%	0.45%	\$250,000	\$25,000
\$10,000 or more	0.02%	0.02%	\$10,000	\$10					
					Business Checking Accounts				
Personal Savings Accounts					Non Profit Checking				
Everyday Savings					\$500 to \$24,999.99	0.02%	0.02%	\$500	\$10
\$100 to \$2,499.99	0.10%	0.10%	\$100	\$10	\$25,000 to \$74,999.99	0.02%	0.02%	\$25,000	\$10
\$2,500 to \$9,999.99	0.10%	0.10%	\$2,500	\$10	\$75,000 to \$249,999.99	0.02%	0.02%	\$75,000	\$10
\$10,000 to \$24,999.99	0.15%	0.15%	\$10,000	\$10	\$250,000 or more	0.05%	0.05%	\$250,000	\$10
\$25,000 or more	0.20%	0.20%	\$25,000	\$10					
					Business Savings Accounts				
Youth Savings	0.25%	0.25%	\$1	\$1	Everyday Business Savings				
					\$100 to \$2,499.99	0.10%	0.10%	\$100	\$10
Goal-Setter	0.10%	0.10%	\$2	\$2	\$2,500 to \$9,999.99	0.10%	0.10%	\$2,500	\$10
Savings/GOALS					\$10,000 to \$24,999.99	0.15%	0.15%	\$10,000	\$10
					\$25,000 or more	0.20%	0.20%	\$25,000	\$10
Health Savings Account									
\$0.01 to \$499.99	0.10%	0.10%	\$0.01	\$10	Business Money Markets				
\$500 to \$2,499.99	0.10%	0.10%	\$500	\$10	Everyday Business Money Market				
\$2,500 to \$9,999.99	0.20%	0.20%	\$2,500	\$10	\$2,500 to \$24,999.99	0.15%	0.15%	\$2,500	\$500
\$10,000 to \$24,999.99	0.25%	0.25%	\$10,000	\$10	\$25,000 to \$99,999.99	0.20%	0.20%	\$25,000	\$500
\$25,000 or more	0.35%	0.35%	\$25,000	\$10	\$100,000 to \$249,999.99	0.25%	0.25%	\$100,000	\$500
					\$250,000 or more	0.30%	0.30%	\$250,000	\$500
Certificates of Deposit and IRAs					Premier Business Money Market				
90 Day	0.50%	0.50%	\$500	\$500	\$25,000 to \$49,999.99	0.20%	0.20%	\$25,000	\$25,000
6 Month Add-on	3.93%	4.00%	\$500	\$500	\$50,000 to \$99,999.99	0.25%	0.25%	\$50,000	\$25,000
1 Year	1.98%	2.00%	\$500	\$500	\$100,000 to \$249,999.99	0.35%	0.35%	\$100,000	\$25,000
1 ½ (18 Month)	1.74%	1.75%	\$500	\$500	\$250,000 or more	0.45%	0.45%	\$250,000	\$25,000
2 Year	3.20%	3.25%	\$500	\$500					
3 Year	1.24%	1.25%	\$500	\$500	Interest On Lawyers' Trust Accounts				
4 Year	0.50%	0.50%	\$500	\$500	IOLTA	3.51%	3.57%	\$1,000	\$10
5 Year Bump-up	0.50%	0.50%	\$500	\$500					
Promotional Certificates of Deposit and IRAs									
13 Month	4.27%	4.35%	\$500	\$500					

All rates and Annual Percentage Yields (APYs) are subject to change without notice. The Annual Percentage Yield applies when the required minimum balance and interest is kept on deposit for one year. Checking, Savings and Money Market Accounts are variable rate accounts and the rate can change without notice after account opening. Fees could reduce earnings. Certificates of Deposit and IRAs are subject to a penalty for early withdrawal. Premier Money Market requires an active and in good standing Premier Checking Account. Premier Business Money Market requires an active and in good standing Business Checking Account. Please refer to Account Details for details.

