



Deposit Rates

CONSUMER CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

Effective Date: November 8, 2022

Account Type	Minimum to Open	Minimum to Earn APY	Account Balance and Interest Tiers	Standard Offering		Relationship Offering	
				Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Relationship Checking	\$25	All Balances	\$0 > \$24.99	N/A	N/A	0.01%	0.01%
			\$25.00 +			0.01%	0.01%
Statement Savings	\$25	\$25	\$25 > \$4,999.99	0.01%	0.01%	0.03%	0.03%
			\$5,000 > \$24,999.99	0.01%	0.01%	0.03%	0.03%
			\$25,000 > \$49,999.99	0.01%	0.01%	0.03%	0.03%
			\$50,000 > \$99,999.99	0.01%	0.01%	0.03%	0.03%
			\$100,000 > \$249,999.99	0.03%	0.03%	0.05%	0.05%
			\$250,000 > \$499,999.99	0.03%	0.03%	0.05%	0.05%
			\$500,000 +	0.03%	0.03%	0.05%	0.05%
Passbook Savings	\$25	\$25	\$25 > \$4,999.99	0.01%	0.01%	0.03%	0.03%
			\$5,000 > \$24,999.99	0.01%	0.01%	0.03%	0.03%
			\$25,000 > \$49,999.99	0.01%	0.01%	0.03%	0.03%
			\$50,000 > \$99,999.99	0.01%	0.01%	0.03%	0.03%
			\$100,000 > \$249,999.99	0.03%	0.03%	0.05%	0.05%
			\$250,000 > \$499,999.99	0.03%	0.03%	0.05%	0.05%
			\$500,000 +	0.03%	0.03%	0.05%	0.05%
Money Market Account	\$5,000	\$25	\$25 > \$4,999.99	0.01%	0.01%	0.03%	0.03%
			\$5,000 > \$24,999.99	0.01%	0.01%	0.03%	0.03%
			\$25,000 > \$49,999.99	0.01%	0.01%	0.03%	0.03%
			\$50,000 > \$99,999.99	0.01%	0.01%	0.03%	0.03%
			\$100,000 > \$249,999.99	0.03%	0.03%	0.05%	0.05%
			\$250,000 > \$499,999.99	0.03%	0.03%	0.05%	0.05%
			\$500,000 +	0.03%	0.03%	0.05%	0.05%
Chelsea U Savings	\$25	\$25	\$25 > \$4,999.99	0.01%	0.01%	N/A	N/A
			\$5,000 > \$24,999.99	0.01%	0.01%	N/A	N/A
			\$25,000 > \$49,999.99	0.01%	0.01%	N/A	N/A
			\$50,000 > \$99,999.99	0.01%	0.01%	N/A	N/A
			\$100,000 > \$249,999.99	0.03%	0.03%	N/A	N/A
			\$250,000 > \$499,999.99	0.03%	0.03%	N/A	N/A
			\$500,000 +	0.03%	0.03%	N/A	N/A
Holiday / Vacation Club	None	All Balances		0.05%	0.05%	N/A	N/A
IRA Statement Savings	None	\$25	\$25 > \$4,999.99	0.05%	0.05%	N/A	N/A
			\$5,000 > \$24,999.99	0.05%	0.05%		
			\$25,000 +	0.10%	0.10%		

All Consumer Checking, Savings and Money Market Account rates above effective as of November 8, 2022. Rates may change after the account is opened. Fees may reduce earnings.

For complete account details, please contact any one of our retail banking locations or call our Customer Care Center at (860) 448-4200.





Deposit Rates

CERTIFICATES OF DEPOSIT

Effective Date: November 8, 2022

Account Term	Minimum to Open	Minimum to Earn APY	Available for IRA's	Additional Deposits	Early Withdrawal Penalty	Standard Offering		Relationship Offering	
						Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
3 Month	\$500	\$500	Yes	No	90 Days	0.05%	0.05%	0.10%	0.10%
6 Month	\$500	\$500	Yes	No	90 Days	0.05%	0.05%	0.10%	0.10%
12 Month	\$500	\$500	Yes	No	180 Days	0.10%	0.10%	0.15%	0.15%
12 Month Flexible IRA CD	\$100	\$100	Yes	Yes	180 Days	0.15%	0.15%	0.25%	0.25%
15 Month (Bump Up)	\$500	\$500	Yes	No	180 Days	N/A	N/A	0.25%	0.25%
18 Month	\$500	\$500	Yes	No	180 Days	0.15%	0.15%	0.25%	0.25%
24 Month	\$500	\$500	Yes	No	360 Days	0.20%	0.20%	0.25%	0.25%
30 Month	\$500	\$500	Yes	No	360 Days	0.25%	0.25%	0.30%	0.30%
36 Month	\$500	\$500	Yes	No	540 Days	0.30%	0.30%	0.35%	0.35%
42 Month (Bump Up)	\$500	\$500	Yes	No	540 Days	N/A	N/A	0.45%	0.45%
48 Month	\$500	\$500	Yes	No	540 Days	0.45%	0.45%	0.50%	0.50%
60 Month	\$500	\$500	Yes	No	540 Days	0.50%	0.50%	0.55%	0.55%

All Certificate of Deposit Rates above effective as of November 8, 2022. A penalty may be imposed for early withdrawal. Fees may reduce earnings.

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Deposit Rates

BUSINESS SAVINGS AND MONEY MARKET ACCOUNTS

Effective Date: November 8, 2022

Account Type	Minimum to Open	Monthly Service Charge	Account Balance and Interest Tiers	Interest Rate	Annual Percentage Yield	Qualifications to Waive Monthly and Per Item Service Charges	
Business Savings	\$25.00	\$4.00		0.05%	0.05%	The monthly service charge of \$4.00 will be waived when a monthly average balance of \$200.00 is maintained.	
Business Money Market (with checks)	\$25.00	\$8.00	\$0.00 >	\$24,999.99	0.05%	0.05%	The monthly service charge of \$8.00 will be waived when a monthly average balance of \$1,000.00 is maintained.
			\$25,000 >	\$99,999.99	0.08%	0.08%	
			\$100,000 >	\$249,999.99	0.08%	0.08%	
			\$250,000 >	\$499,999.99	0.08%	0.08%	
			\$500,000 >	\$999,999.99	0.08%	0.08%	
			\$1,000,000 +		0.08%	0.08%	
Business Investment Sweep	N/A	\$25.00	\$0.00 >	\$99,999.99	0.08%	0.08%	The monthly sweep arrangement service charge of \$25.00 is included in the Business Sweep Checking account analysis where the earnings credit may reduce or eliminate monthly calculated service charges.
			\$100,000 >	\$249,999.99	0.08%	0.08%	
			\$250,000 >	\$499,999.99	0.08%	0.08%	
			\$500,000 >	\$999,999.99	0.08%	0.08%	
			\$1,000,000 +		0.08%	0.08%	
Municipal Investment Sweep	N/A	\$25.00	\$0.00 >	\$99,999.99	0.08%	0.08%	The monthly sweep arrangement service charge of \$25.00 is included in the Business Sweep Checking account analysis where the earnings credit may reduce or eliminate monthly calculated service charges.
			\$100,000 >	\$249,999.99	0.08%	0.08%	
			\$250,000 >	\$499,999.99	0.08%	0.08%	
			\$500,000 >	\$999,999.99	0.08%	0.08%	
			\$1,000,000 >	\$2,999,999.99	0.08%	0.08%	
			\$3,000,000 +		0.08%	0.08%	

All Business Savings and Money Market Account rates above effective as of November 8, 2022. Rates may change after the account is opened. Fees may reduce earnings.

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