bristol morgan BANK

Consumer Deposit Rates
Effective October 19, 2026

CONSUMER DEPOSIT PRODUCTS

IRA/CDs (Certificates of Deposits)

Minimum to open & obtain APY | $500

Term	Interest Rate	APY*
6 Month	2.71%	2.75%
12 Month	2.81%	2.85%
24 Month	3.01%	3.05%
36 Month	3.20%	3.25%
48 Month	3.39%	3.45%
60 Month	3.59%	3.65%

CD Specials!

Minimum to open | $10,000 NEW MONEY

Term	Interest Rate	APY*
26 Month	4.02%	4.10%
37 Month	4.69%	4.80%

Classic Checking

Minimum daily balance to obtain APY | $500

Interest Rate	APY*
.10%	.10%

Rewards Checking

***Terms & Conditions apply to obtain preferred APY*

Minimum Daily Balance	Interest Rate	APY*
$0 - $15,000 – *preferred APY*	4.88%	5.00%
$15,000.01 and up	.01%	.01%

Christmas Club

No transfers or withdrawals until October

Interest Rate	APY*
.25%	.25%

Consumer Savings

Minimum daily balance to obtain APY | $100

Interest Rate	APY*
.10%	.10%

Health Savings Account (HSA)

Interest Rate	APY*
.10%	.10%

Consumer Money Market

Minimum daily balance to obtain APY | $1,000

Minimum Daily Balance	Interest Rate	APY*
$0 - $2,499.99	.25%	.25%
$2,500 - $24,999.99	.75%	.75%
$25,000 - $99,999.99	1.24%	1.25%
$100,000 - $249,999.99	1.73%	1.75%
$250,000 - $499,999.99	1.98%	2.00%
$500,000 and over	3.92%	4.00%

**Fees could reduce the earnings on the account. The Interest Rate and Annual Percentage Yields (APY) are accurate as of the date above and are subject to change without notice. For current rate information, call 1-888-852-3191.*

***Preferred annual percentage yield (APY) is earned on balances up to $15,000. Qualifications required in monthly statement cycle to obtain APY include direct deposit, eStatements, plus one of the following: 10 debit card uses, mobile deposit, or maintain minimum daily balance of $5,000 in Bristol Morgan Bank savings or money market account. When the qualifying criteria are not met during the statement cycle, the interest rate shall be .01% APY. When the qualifying criteria are met during the statement cycle, the rate and APY on the daily balance of $0 to $15,000.00 will be the preferred rate. Any portion of the daily balance that is greater than $15,000.00 shall earn an interest rate of .01% APY.*