



State Savings Bank invites you to compare our rates for time certificates. We believe you will find an annual percentage yield to suit your investment needs.

Certificate of Deposit Maturity	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
13 Month Special	\$2,000 to \$9,999.99	4.75%	4.84%
	\$10,000 to \$49,999.99	4.75%	4.84%
	\$50,000 to \$245,000	4.75%	4.84%
	Over \$245,000	4.55%	4.63%
6 Month	\$2,000 to \$9,999.99	1.90%	1.91%
	\$10,000 to \$49,999.99	1.95%	1.96%
	\$50,000 to \$245,000	2.00%	2.02%
	Over \$245,000	1.95%	1.96%
12 Month	\$2,000 to \$9,999.99	2.10%	2.12%
	\$10,000 to \$49,999.99	2.15%	2.17%
	\$50,000 to \$245,000	2.20%	2.22%
	Over \$245,000	2.15%	2.17%
24 Month	\$2,000 to \$9,999.99	3.65%	3.70%
	\$10,000 to \$49,999.99	3.70%	3.75%
	\$50,000 to \$245,000	3.75%	3.80%
	Over \$245,000	3.70%	3.75%
36 Month	\$2,000 to \$9,999.99	3.45%	3.40%
	\$10,000 to \$49,999.99	3.65%	3.70%
	\$50,000 to \$245,000	3.85%	3.91%
	Over \$245,000	3.65%	3.70%
48 Month	\$2,000 to \$9,999.99	3.60%	3.65%
	\$10,000 to \$49,999.99	3.80%	3.85%
	\$50,000 to \$245,000	4.00%	4.06%
	Over \$245,000	3.80%	3.85%
60 Month	\$2,000 to \$9,999.99	3.85%	3.91%
	\$10,000 to \$49,999.99	4.05%	4.11%
	\$50,000 to \$245,000	4.25%	4.32%
	Over \$245,000	4.05%	4.11%

Rates are effective December 14, 2023, and are subject to change. Substantial penalty for early withdrawal. Interest compounds quarterly. Annual Percentage Yield assumes interest is compounded and the rate remains the same for one year.