

DeWitt Savings Bank

Deposit Interest Rates & Annual Percentage Yields (APYs)

Effective: January 30, 2026

Variable Rate/No Term – Deposit Accounts [†]					
			Minimum Balance		Monthly Fees
<u>Savings Products</u>	<u>Rate %</u>	<u>APY %</u>	<u>To Open</u>	<u>To Earn APY</u>	
Statement Savings	0.03%	0.03%	\$50.00	\$100.00	\$0
Kids Club Savings++	0.03%	0.03%	\$10.00	\$100.00	\$0
Christmas Club Savings	0.03%	0.03%	\$1.00	\$1.00	\$0
++ Not available for online account opening					
<u>Checking Products</u>					
E-Statements No-Frills	0%	0%	\$100.00	\$0	\$0
Secure ID	0%	0%	\$100.00	\$0	\$5.95
Champions Club	0.03%	0.03%	\$100.00	\$500.00	\$0
DSB Checking	\$0	\$0	\$100.00	\$0	\$0
Balance Less than \$500	\$0	\$0			\$2.00
<u>Money Markets</u>					
E-Z Management			\$2,500.00		
Tier 1	0.50%	0.50%		\$1.00	\$0
Tier 2	1.75%	1.77%		\$2,500.00	\$0
N-Vest Money Market			\$25,000.00		
Tier 1	1.75%	1.77%		\$1.00	\$25.00
Tier 2	2.50%	2.53%		\$25,000.00	\$0
Tier 3	2.50%	2.53%		\$50,000.00	\$0
Tier 4	2.50%	2.53%		\$100,000.00	\$0
Tier 5	2.50%	2.53%		\$250,000.00	\$0
Tier 6	3.50%	3.56%		\$350,000.00	\$0
Tier 7	4.00%	4.07%		\$450,000.00	\$0
Money Market accounts are limited to 6 withdrawals per month. Rates may change after accounts' opening. Fees may reduce earnings.					

Fixed Rate/Fixed Term Time Deposits – CDs & IRAs [†]					
	Less Than \$100,000***		Minimum Balance		Early Withdrawal
<u>CDs by Term</u>	<u>Rate %</u>	<u>APY %</u>	<u>To Open</u>	<u>To Earn APY</u>	<u>Penalty</u>
3 Month	3.48%	3.53%	\$1,000	\$1,000	1 Month Interest
6 Month	3.78%	3.82%	\$1,000	\$1,000	3 Month Interest
1 Year	3.27%	3.31%	\$1,000	\$1,000	3 Month Interest
2 Year	3.21%	3.26%	\$1,000	\$1,000	6 Month Interest
3 Year	3.16%	3.21%	\$1,000	\$1,000	6 Month Interest
5 Year	3.24%	3.29%	\$1,000	\$1,000	6 Month Interest
<u>IRAs by Term</u>					
18 Months	3.05%	3.09%	\$100	\$100	6 Month Interest
36 Months	3.16%	3.21%	\$100	\$100	6 Month Interest
** Interest cannot remain on deposit, and the payout of interest is mandatory. *** Amounts of \$100,000 or greater please call for rates. *** Rates not for public entities. *** Penalties may reduce earnings.					

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DeWitt Savings Bank

How to Contact Us

Online	Visit https://www.dewittsavingsbank.com/
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† The interest rates and Annual Percentage Yields (APYs) listed in this deposit rate sheet are effective on the date shown. Checking and savings accounts are variable rate accounts. We may at our discretion change each interest rate and APY on variable rate accounts at any time without notice. CD and IRA accounts earn interest at a fixed rate. Fees could reduce earnings on an account. An interest penalty is imposed for early withdrawal from a CD.

We may change the information in this deposit rate sheet at any time without notice. As examples, we may add, delete or change APYs, tiers and CD terms. Please review the deposit agreement and schedule of fees for additional provisions and conditions that apply to these accounts.

Interest rate means an annual rate of interest paid on an account which does not reflect compounding. The APY is a percentage rate reflecting the total amount of interest paid on the account, based on the interest rate and frequency of compounding.

For additional terms and conditions that apply to your account (such as - fees, minimum opening balance requirements, how interest is calculated, and early withdrawal penalties on CDs), please see our deposit agreement and schedule of fees for your account. IRA CDs are only available to consumers.