



**Deposit Account Rate Sheet**  
Effective March 17, 2020

Account Type	Minimum Deposit to Open	Minimum Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Checking</b>				
Supreme Checking <sup>1,2,3,4</sup>	\$2,500	\$ 250,000.01+	0.25%	0.25%
		\$ 0 - \$ 250,000.00	0.60%	0.60%
Federal Interest Checking <sup>1,4</sup> JMB Executive @ Work <sup>1,5</sup>	\$100	\$ 10,000.01+	0.10%	0.10%
		\$ 0 - \$ 10,000.00	0.05%	0.05%
<b>Money Market</b>				
Money Market Account <sup>1</sup>	\$100	\$ 500,000.00 +	0.60%	0.60%
		\$ 250,000.00 - \$ 499,999.99	0.50%	0.50%
		\$ 100,000.00 - \$ 249,999.99	0.40%	0.40%
		\$ 25,000.00 - \$ 99,999.99	0.20%	0.20%
		\$ 0 - \$ 24,999.99	0.10%	0.10%
<b>Savings</b>				
Supreme Savings <sup>1</sup>	\$100	\$ 50,000.01+	0.75%	0.75%
		\$ 0 - \$ 50,000.00	0.10%	0.10%
Regular Savings <sup>1</sup>	\$100	\$ .01	0.10%	0.10%
Junior Savings <sup>1,2,6</sup>	\$5	\$ 1,000.01+	0.10%	0.10%
		\$ .01 - \$ 1,000.00	0.75%	0.75%
<b>Certificates of Deposit and Individual Retirement Accounts<sup>7</sup></b>				
6 Months <sup>8</sup>	\$500	\$500	0.70%	0.70%
12 Months <sup>8</sup>	\$500	\$500	0.75%	0.75%
12 Months No Penalty <sup>8,9</sup>	\$500	\$500	0.70%	0.70%
15 Months <sup>8</sup>	\$500	\$500	0.80%	0.80%
18 Months <sup>8</sup>	\$500	\$500	0.85%	0.85%
2 Years <sup>8</sup>	\$500	\$500	0.90%	0.90%
3 Years <sup>8</sup>	\$500	\$500	0.95%	0.95%
4 Years <sup>8</sup>	\$500	\$500	1.00%	1.00%
5 Years <sup>8</sup>	\$500	\$500	1.09%	1.10%

<sup>1</sup> The interest rate and annual percentage yield may change after account opening. Annual Percentage Yield = APY

<sup>2</sup> Interest is paid on the average daily balance in each tier, creating a blended interest rate and annual percentage yield for the entire balance. For further details, see the Truth-In-Savings Disclosure.

<sup>3</sup> Qualifying transaction requirements must be met during the monthly cycle. If the qualifying transaction requirements are not met during the monthly statement cycle, the total balance will earn a rate of 0.15%, 0.15% APY.

<sup>4</sup> For personal accounts and sole proprietors only.

<sup>5</sup> Available for employees of JMB business account holders.

<sup>6</sup> Product offered in conjunction with existing John Marshall Bank relationship.

<sup>7</sup> A penalty may be imposed for early withdrawal based on the term of the certificate as follows: less than 12 months = 90 days loss of interest; 12 months to less than 3 years = 180 days loss of interest; 3 years or greater = 1 year loss of interest. We may invade the principal to satisfy the required early withdrawal penalty.

<sup>8</sup> May also be used as an Individual Retirement Account.

<sup>9</sup> The 12 month No Penalty CD requires that funds must be on deposit for at least seven days, after which one penalty-free withdrawal of funds is allowable without interest or principal penalties.

Information shown is based on current rates and is subject to change without notice. Quoted CD rates are for individual CD's of up to \$1 million. Rates on CD's over \$1 million are subject to negotiation. Fees could reduce earnings on interest bearing accounts.

