JOHN MARSHALL BANK

Deposit Account Rate Sheet
Effective October 1, 2025

Account Type	Minimum Deposit to Open	Minimum Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Checking				
Supreme Checking[1,2,3,4]	$2,500	$ 500,000.01+	0.05%	0.55% - 0.05%
		$ 0.00 - $ 500,000.00	0.55%	0.55%
Federal Interest Checking[1,4]	$100	$ 10,000.01+	0.10%	0.10%
		$ 0.00 - $ 10,000.00	0.05%	0.05%
Money Market				
Money Market Account[1]	$100	$ 500,000.01 +	1.64%	1.65%
		$ 250,000.01 - $ 500,000.00	1.44%	1.45%
		$ 100,000.01 - $ 250,000.00	1.24%	1.25%
		$ 25,000.01 - $ 100,000.00	0.40%	0.40%
		$ 0.00 - $ 25,000.00	0.30%	0.30%
Savings				
Supreme Savings[1]	$100	$ 50,000.01+	0.75%	0.75%
		$ 0.00 - $ 50,000.00	0.10%	0.10%
Regular Savings[1]	$100	$ 0.01	0.10%	0.10%
Junior Savings [1,2,5]	$5	$ 1,000.01+	0.05%	0.15% - 0.05%
		$ 0.01 - $ 1,000.00	0.15%	0.15%

Term	Minimum Deposit to Open	Daily Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Certificates of Deposit and Individual Retirement Accounts[6]				
6 Months[7]	$500	$500	3.69%	3.75%
12 Months[7]	$500	$500	3.69%	3.75%
18 Months[7]	$500	$500	3.69%	3.75%
2 Years[7]	$500	$500	3.445%	3.50%
3 Years[7]	$500	$500	3.35%	3.40%
4 Years[7]	$500	$500	3.35%	3.40%
5 Years[7]	$500	$500	3.35%	3.40%

1. The interest rate and annual percentage yield may change after account opening. Annual Percentage Yield = APY
2. 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.
3. 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 0.05%, 0.05% APY. Qualifying Transactions Requirements.
   Any two (2) of the following qualifying transaction requirements must be met during each monthly statement cycle to earn the higher interest rate. Qualifying transactions must be completed and posted to the account during the monthly statement cycle and include: I. Enrolled to receive account statements electronically (e-Statements). 2. One (I) monthly direct deposit of at least $500.00. 3. Three (3) electronic payments. For further details, see the Truth-In-Savings Disclosure.
4. For personal accounts and sole proprietors only.
5. Product offered in conjunction with existing John Marshall Bank relationship.
6. 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.
7. May also be used as an Individual Retirement Account.

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. Deposit Rates for grandfathered products are available upon request. Fees could reduce earnings on interest bearing accounts.