westbury bank
welcome to what if.

Rates Effective as of April 22, 2024

Certificate of Deposit (CD) and Individual Retirement Account (IRA)*

Term	Interest Rate	APY*	Minimum Balance to Open and Obtain APY
6 Month	3.21%	3.25%	$500.00
9 Month	3.21%	3.25%	
1 Year	2.97%	3.00%	
18 Month	2.97%	3.00%	
2 Year	2.97%	3.00%	
3 Year	2.97%	3.00%	
4 Year	2.97%	3.00%	
5 Year	2.97%	3.00%	

Certificate Specials

Double Up 2 Year***	4.187%	4.25%	$10,000.00

Checking Accounts

Balance to Obtain APY	Interest Rate	APY*	Minimum Balance to Open
WB Rewards Checking			
$0.00 to $15,000.00 (Qualifications Met)	0.25%	0.25%	$0.00
Balance over $15,000.01 (Qualifications Met)	0.10%	0.10%	
Entire Balance – Qualifications Not Met	0.05%	0.05%	
WB Checking Plus			
$0.00 - $4,999.99	0.05%	0.05%	$0.00
$5,000.00 - $14,999.99	0.05%	0.05%	
$15,000.00 - $24,999.99	0.05%	0.05%	
$25,000.00 - $49,999.99	0.05%	0.05%	
$50,000.00 and above	0.05%	0.05%	
WB Money Market Savings			
$0.00 - $24,999.99	0.05%	0.05%	$0.00
$25,000.00 - $49,999.99	0.05%	0.05%	
$50,000.00 - $99,999.99	1.00%	1.00%	
$100,000.00 - $249,999.99	2.00%	2.00%	
$250,000.00 and above	3.25%	3.25%	
Money Market Account**			
$0.00 - $4,999.99	0.05%	0.05%	$0.00
$5,000.00 - $14,999.99	0.05%	0.05%	
$15,000.00 - $24,999.99	0.05%	0.05%	
$25,000.00 - $49,999.99	0.05%	0.05%	
$50,000.00 and above	0.05%	0.05%	

Savings Accounts

Daily Savings/IRA Savings			
$0.00 and above	0.50%	0.50%	$0.00

*The Interest Rate and Annual Percentage Yield (APY) shown on this rate sheet are effective as of the date shown above. For Certificate of Deposit the APY is fixed for the term indicated. We may at our discretion change each interest rate and APY at any time without notice. The APY assumes that interest remains on deposit and fees could reduce earnings. Interest will be compounded daily and credited monthly on checking accounts, quarterly on savings accounts and CDs. A penalty may be imposed for early withdrawal on certificate of deposit. Refer to Truth In Savings for more product specifics.
**Rates shown for the Money Market Account are for existing account holders only. This product is not available for new accounts.
***Rates shown for the Double Up 2 Year Cd are for existing account holders only. This product is not available for new accounts.

Rev. 1/24

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