

## Business Deposit Rates


**RATES IN EFFECT AS OF: Friday, April 18, 2025**

We use two terms to explain how much interest we pay on your deposit accounts.

- **Interest Rate:** Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- **Annual Percentage Yield (APY):** Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

**BUSINESS CHECKING & SAVINGS ACCOUNTS <sup>1</sup>**
**Chase Business Premier Savings <sup>SM</sup>**

 To earn Premier relationship rates, your Chase Business Premier Savings <sup>SM</sup> needs to be linked to either a Chase Performance Business Checking <sup>®</sup>, Chase Platinum Business Checking <sup>SM</sup> or Chase Analysis Business Checking <sup>®</sup> account (interest-bearing counterparts included, where applicable) with at least five customer-initiated checking account transactions each monthly statement period.

| RELATIONSHIP RATES  |               |       | STANDARD RATES |       | RELATIONSHIP RATES      |               |       | STANDARD RATES |       |
|---------------------|---------------|-------|----------------|-------|-------------------------|---------------|-------|----------------|-------|
| Balance             | Interest Rate | APY   | Interest Rate  | APY   | Balance                 | Interest Rate | APY   | Interest Rate  | APY   |
| \$0–\$9,999         | 0.02%         | 0.02% | 0.01%          | 0.01% | \$250,000–\$499,999     | 0.02%         | 0.02% | 0.01%          | 0.01% |
| \$10,000–\$24,999   | 0.02%         | 0.02% | 0.01%          | 0.01% | \$500,000–\$999,999     | 0.02%         | 0.02% | 0.01%          | 0.01% |
| \$25,000–\$49,999   | 0.02%         | 0.02% | 0.01%          | 0.01% | \$1,000,000–\$4,999,999 | 0.02%         | 0.02% | 0.01%          | 0.01% |
| \$50,000–\$99,999   | 0.02%         | 0.02% | 0.01%          | 0.01% | \$5,000,000–\$9,999,999 | 0.02%         | 0.02% | 0.01%          | 0.01% |
| \$100,000–\$249,999 | 0.02%         | 0.02% | 0.01%          | 0.01% | \$10,000,000+           | 0.02%         | 0.02% | 0.01%          | 0.01% |

| Chase Business Total Savings <sup>SM</sup> |               |       | Client Funds Savings <sup>SM</sup> |               |       |
|--|---------------|-------|------------------------------------|---------------|-------|
| Balance                                    | Interest Rate | APY   | Balance                            | Interest Rate | APY   |
| \$0–\$9,999                                | 0.01%         | 0.01% | \$0–\$49,999                       | 0.01%         | 0.01% |
| \$10,000–\$24,999                          | 0.01%         | 0.01% | \$50,000–\$99,999                  | 0.01%         | 0.01% |
| \$25,000+                                  | 0.01%         | 0.01% | \$100,000+                         | 0.01%         | 0.01% |

|   |       |       |                     |               |       | <b>EARNINGS CREDIT RATES <sup>2</sup><br/>FOR BUSINESS BANKING</b> |  |
|---|-------|-------|---------------------|---------------|-------|--|--|
| Chase Analysis Business Checking with Interest <sup>®</sup> |       |       | IOLTA <sup>SM</sup> |               |       | Chase Analysis Business Checking <sup>®</sup>                      |  |
| Interest Rate   | APY   |       | Balance             | Interest Rate | APY   | Balance  | Earnings Credit                        |
| All Balances  | 0.01% | 0.01% | \$0–\$99,999        | 2.70%         | 2.73% | \$0–\$999,999  | 0.20%                                  |
|   |       |       | \$100,000–\$999,999 | 2.70%         | 2.73% | \$1,000,000–\$9,999,999  | 0.30%                                  |
| Interest Rate   | APY   |       |                     |               |       | \$10,000,000+  | See your Business Relationship Manager |
| All Balances  | 0.01% | 0.01% | \$1,000,000+        | 2.70%         | 2.73% |  |  |

<sup>1</sup>Business checking and savings account rates are variable and interest compounded and credited monthly.

<sup>2</sup>Earnings Credit Rates apply to activity for the previous calendar month.

**BUSINESS CERTIFICATE OF DEPOSIT (CD) <sup>3,4</sup>**


| <b>Terms</b><br>(featured terms are bold)<br><br>Months (m) | <b>CD RELATIONSHIP RATES<sup>5</sup></b> |              |                   |              |               |              | <b>CD STANDARD RATES</b> |              |
|---|--|--------------|-------------------|--------------|---------------|--------------|--------------------------|--------------|
|   | \$0–\$9,999                              |              | \$10,000–\$99,999 |              | \$100,000+    |              | \$0+                     |              |
|   | Interest Rate                            | APY          | Interest Rate     | APY          | Interest Rate | APY          | Interest Rate            | APY          |
| 1m  | 0.02%                                    | 0.02%        | 0.02%             | 0.02%        | 0.02%         | 0.02%        | 0.01%                    | 0.01%        |
| 2m  | 2.23%                                    | 2.25%        | 2.23%             | 2.25%        | 2.23%         | 2.25%        | 0.01%                    | 0.01%        |
| 3m  | <b>2.23%</b>                             | <b>2.25%</b> | <b>2.23%</b>      | <b>2.25%</b> | <b>2.23%</b>  | <b>2.25%</b> | <b>0.01%</b>             | <b>0.01%</b> |
| 4m  | <b>3.44%</b>                             | <b>3.50%</b> | <b>3.44%</b>      | <b>3.50%</b> | <b>3.92%</b>  | <b>4.00%</b> | <b>0.01%</b>             | <b>0.01%</b> |
| 5m  | 2.23%                                    | 2.25%        | 2.23%             | 2.25%        | 2.23%         | 2.25%        | 0.01%                    | 0.01%        |
| 6m  | 1.49%                                    | 1.50%        | 1.49%             | 1.50%        | 1.49%         | 1.50%        | 0.01%                    | 0.01%        |
| 7m  | 1.49%                                    | 1.50%        | 1.49%             | 1.50%        | 1.49%         | 1.50%        | 0.01%                    | 0.01%        |
| 8m  | 1.49%                                    | 1.50%        | 1.49%             | 1.50%        | 1.49%         | 1.50%        | 0.01%                    | 0.01%        |
| 9m  | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 10m   | <b>2.96%</b>                             | <b>3.00%</b> | <b>2.96%</b>      | <b>3.00%</b> | <b>3.44%</b>  | <b>3.50%</b> | <b>0.01%</b>             | <b>0.01%</b> |
| 11m   | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 12m   | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 13m   | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 14m   | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 15m   | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 18m, 21m  | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 24m, 30m  | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 36m, 42m  | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |
| 48m, 60m, 84m, 120m   | 1.98%                                    | 2.00%        | 1.98%             | 2.00%        | 1.98%         | 2.00%        | 0.01%                    | 0.01%        |

**Rates specific for CD ladders are below<sup>6</sup>**

| <b>Ladder Terms</b><br><br>Months | <b>CD RELATIONSHIP RATES<sup>5</sup></b> |       |                   |       |               |       | <b>CD STANDARD RATES</b> |       |
|-----------------------------------|--|-------|-------------------|-------|---------------|-------|--------------------------|-------|
|                                   | \$0–\$9,999                              |       | \$10,000–\$99,999 |       | \$100,000+    |       | \$0+                     |       |
|                                   | Interest Rate                            | APY   | Interest Rate     | APY   | Interest Rate | APY   | Interest Rate            | APY   |
| 1                                 | 0.02%                                    | 0.02% | 0.02%             | 0.02% | 0.02%         | 0.02% | 0.01%                    | 0.01% |
| 2                                 | 0.02%                                    | 0.02% | 0.02%             | 0.02% | 0.02%         | 0.02% | 0.01%                    | 0.01% |
| 3                                 | 0.02%                                    | 0.02% | 0.02%             | 0.02% | 0.02%         | 0.02% | 0.01%                    | 0.01% |
| 4                                 | 0.02%                                    | 0.02% | 0.02%             | 0.02% | 0.02%         | 0.02% | 0.01%                    | 0.01% |
| 3                                 | 0.02%                                    | 0.02% | 0.02%             | 0.02% | 0.02%         | 0.02% | 0.01%                    | 0.01% |
| 6                                 | 0.02%                                    | 0.02% | 0.05%             | 0.05% | 0.05%         | 0.05% | 0.01%                    | 0.01% |
| 9                                 | 0.02%                                    | 0.02% | 0.05%             | 0.05% | 0.05%         | 0.05% | 0.01%                    | 0.01% |
| 12                                | 0.02%                                    | 0.02% | 0.05%             | 0.05% | 0.05%         | 0.05% | 0.01%                    | 0.01% |

<sup>3</sup>Interest is compounded daily and, unless you choose differently, will be paid on your CD at maturity or annually if the term is more than 12 months. You may instead choose to have your interest paid on a monthly, quarterly or semiannual basis; however, withdrawing interest before maturity will reduce the APY.

<sup>4</sup>There is a penalty for early withdrawal.

<sup>5</sup>Earn CD relationship rates on your CDs when linked to an eligible Chase business checking account at CD origination and at each CD renewal and renegotiation (the linked business accounts must share a common business owner that is a direct owner of the business). Eligible accounts include: Chase Business Complete Checking, Chase Performance Business Checking, Chase Platinum Business Checking, and Chase Analysis Business Checking (interest-bearing counterparts included, where applicable). Otherwise, standard rates apply. Public funds entities should contact their banker for applicable CD rates

<sup>6</sup>CD ladders are a group of four CDs opened at the same time for the same amount but with different terms.

A copy of the Deposit Account Agreement is available upon request. Fees could reduce earnings. Rates and balance tiers for checking, savings and CDs are applicable as of the effective date, and may change at our discretion.