

# GULF COAST BUSINESS BANK

## RATE SHEET as of 01/04/2024

Annual Percentage Yield (APY) assumes principal and interest remain in the account for one year or Term of CD. Deposits insured by the FDIC up to the maximum allowed. Please refer to the Deposit Account Agreement for withdrawal and transaction limits and the Fee Schedule for account related fees. Fees may reduce earnings. Early withdrawal penalties may apply.

CONSUMER ACCOUNTS	Minimum to Open	Minimum to Obtain APY	RATE	ANNUAL PERCENTAGE YIELD
ADVANTAGE CHECKING	\$100	\$500.00	2.00%	2.02%
COASTAL CHECKING				
DAILY BALANCE <sup>1</sup> \$0.01 to \$10,000.99	\$500	\$0.01	3.50%	3.56%
				Range 3.56% to 1.01%. <sup>2</sup>
	\$10,001	\$10,001.00	1.00%	

<sup>1</sup> Daily Balance: The minimum amount of principal in the account each day

<sup>2</sup> At least one direct deposit into account is required to obtain the APY

					ANNUAL PERCENTAGE YIELD
BUSINESS ACCOUNTS		Minimum to Open	Minimum to Obtain APY	RATE	
NON-PROFIT CHECKING	\$0.01 to \$4999	\$1,500	\$0.01	0.75%	0.75%
	\$5000 and over		\$5,000	1.00%	1.01%
IOTA		\$10,000	\$0.01	3.40%	3.40%

MONEY MARKET ACCOUNTS	Minimum to Open	Minimum to Obtain APY	RATE	ANNUAL PERCENTAGE YIELD
Daily Balance <sup>1</sup>	\$2,500	\$2,500		
	\$2,500-\$49,999	\$2,500	3.00%	3.05%
	\$50,000-\$99,999	\$50,000	3.25%	3.30%
	\$100,000 - \$199,999	\$100,000	3.50%	3.56%
	\$200,000 - \$499,999	\$200,000	3.75%	3.82%
	\$500,000 and over	\$500,000	4.00%	4.05%

<sup>1</sup> Daily Balance: The minimum amount of principal in the account each day

CERTIFICATES OF DEPOSITS <sup>3</sup>	TERM	Minimum to Open	Minimum to Obtain APY	RATE (\$250K or less)	ANNUAL PERCENTAGE YIELD <sup>4</sup>
	3 MONTH	\$5,000	\$5,000	4.00%	4.08%
	6 MONTH	\$5,000	\$5,000	4.50%	4.60%
	12 MONTH	\$5,000	\$5,000	5.00%	5.13%
	24 MONTH	\$5,000	\$5,000	5.00%	5.13%
	36 MONTH	\$5,000	\$5,000	4.75%	4.86%
	48 MONTH	\$5,000	\$5,000	4.00%	4.08%
	60 MONTH	\$5,000	\$5,000	3.50%	3.56%

<sup>3</sup> A penalty may be imposed for early withdrawal

<sup>4</sup> The Annual Percentage Yield is based on the assumption that interest will remain in the CD Account until maturity.

RATES ARE EFFECTIVE AS OF: JANUARY 4, 2024 RATES SUBJECT TO CHANGE WITHOUT NOTICE – RATE MAY CHANGE AFTER THE ACCOUNT IS OPENED. – FEES COULD REDUCE EARNINGS.



**GULF COAST BUSINESS BANK**  
**RATE SHEET as of 01/04/2024**

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<b>CERTIFICATES OF DEPOSITS<sup>3</sup></b>	<b>TERM</b>	<b>Minimum to Open</b>	<b>Minimum to Obtain APY</b>	<b>RATE (\$&gt;\$250K)</b>	<b>ANNUAL PERCENTAGE YIELD<sup>4</sup></b>
	3 MONTH	\$250,000.01	\$250,000.01	4.00%	4.08%
	6 MONTH	\$250,000.01	\$250,000.01	4.50%	4.60%
	12 MONTH	\$250,000.01	\$250,000.01	5.00%	5.13%
	24 MONTH	\$250,000.01	\$250,000.01	5.00%	5.13%
	36 MONTH	\$250,000.01	\$250,000.01	4.75%	4.86%
	48 MONTH	\$250,000.01	\$250,000.01	4.00%	4.08%
	60 MONTH	\$250,000.01	\$250,000.01	3.50%	3.56%

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