



**PRODUCT RATES EFFECTIVE AS OF February 8, 2019**

<b>DEPOSIT PRODUCT</b>	<b>MINIMUM BALANCE</b>	<b>INTEREST RATE</b>	<b>APY</b>
<b>CERTIFICATES OF DEPOSIT</b>			
91 DAYS	\$1,000.00	.20%	.20%
6 MONTHS	\$1,000.00	.30%	.30%
9 MONTHS	\$1,000.00	1.98%	2.00%
12 MONTHS	\$1,000.00	.99%	1.00%
15 MONTHS	\$5,000.00**	2.96%	3.00%
18 MONTHS	\$1,000.00	1.49%	1.50%
24 MONTHS	\$1,000.00	1.74%	1.75%
36 MONTHS	\$1,000.00	2.96%	3.00%
48 MONTHS	\$1,000.00	2.96%	3.00%
60 MONTHS	\$1,000.00	2.96%	3.00%
<b>IRA CERTIFICATES OF DEPOSIT</b>			
IRA-91 DAYS	NONE	.20%	.20%
IRA-6 MONTHS	NONE	.30%	.30%
IRA-9 MONTHS	NONE	1.98%	2.00%
IRA-12 MONTHS	NONE	.99%	1.00%
IRA-15 MONTHS	NONE	2.96%	3.00%
IRA-18 MONTHS	NONE	1.49%	1.50%
IRA-24 MONTHS	NONE	1.74%	1.75%
IRA-36 MONTHS	NONE	2.96%	3.00%
IRA-48 MONTHS	NONE	2.96%	3.00%
IRA-60 MONTHS	NONE	2.96%	3.00%
<b>OTHER DEPOSIT ACCOUNTS</b>			
PASSBOOK SAVINGS	\$10.00	.15%	.15%
STATEMENT SAVINGS	\$10.00	.15%	.15%
CHRISTMAS SAVINGS	\$10.00	.15%	.15%
NOW CHECKING ACCOUNT	\$10.00	.05%	.05%
MONEY MARKET ACCOUNT	\$200,000 or OVER	1.00%	1.00%
	\$100,000 - \$199,99.99	.75%	.75%
	\$2,500 - \$99,999.99	.35%	.35%
	\$10.00 - \$2499.99	.10%	.10%

The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal reduces earnings. Substantial penalty for early withdrawal from Certificates of Deposit. Interest is calculated on a continuous compounding method. Interest begins to accrue on the business day that you deposit non-cash items (for example, checks). You must maintain a minimum balance each day in your account, as stated in our account disclosure, in order to maintain the annual percentage yield disclosed. For a current disclosure, please contact Pilgrim Bank at (781) 383-0541. All rates are subject to change without notice. Member FDIC. Member SIF.

**\*\*Please speak with one of our Customer Service Representatives for account requirements.**