

Deposit Rate Sheet

PRESENCE BANK
185 EAST LINCOLN HIGHWAY
COATESVILLE PA 19320

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
CDS				
06 MONTHS CERTIFICATE	\$250.00	\$0.00	3.830%	3.90%
12 MONTHS CERTIFICATE	\$250.00	\$0.00	3.585%	3.65%
18 MONTHS CERTIFICATE	\$250.00	\$0.00	3.630%	3.70%
24 MONTHS CERTIFICATE	\$250.00	\$0.00	3.630%	3.70%
30 MONTHS CERTIFICATE	\$250.00	\$0.00	2.030%	2.05%
36 MONTHS CERTIFICATE	\$250.00	\$0.00	1.770%	1.79%
42 MONTHS CERTIFICATE	\$250.00	\$0.00	0.850%	0.85%
48 MONTHS CERTIFICATE	\$250.00	\$0.00	0.650%	0.65%
60 MONTHS CERTIFICATE	\$250.00	\$0.00	0.850%	0.85%
72 MONTHS CERTIFICATE	\$250.00	\$0.00	0.900%	0.91%
84 MONTHS CERTIFICATE	\$250.00	\$0.00	1.050%	1.06%
PICK YOUR TERM	\$250.00	\$0.00	3.974%	4.05%
CHECKING				
GOLD BUSINESS CHECKING	\$100.00			
Range: \$0.00-\$4,999.99		\$0.00	0.100%	0.10%
Range: \$5,000.00-\$99,999.99		\$5,000.00	0.150%	0.15%
Range: \$100,000.00-\$149,999.99		\$100,000.00	0.200%	0.20%
Range: \$150,000.00-\$199,999.99		\$150,000.00	0.250%	0.25%
Range: \$200,000.00-\$99,999,999,999.99		\$200,000.00	0.300%	0.30%
LIFE CHECKING	\$100.00			
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.150%	0.15%
MUNICIPAL CHECKING	\$100.00			
Range: \$5,000.00-\$99,999.99		\$5,000.00	0.100%	0.10%
Range: \$100,000.00-\$149,999.99		\$100,000.00	0.200%	0.20%
Range: \$150,000.00-\$199,999.99		\$150,000.00	0.250%	0.25%
Range: \$200,000.00-\$99,999,999,999.99		\$200,000.00	0.300%	0.30%
NOT-FOR-PROFIT CHECKING	\$100.00			
Range: \$0.00-\$99.99		\$0.00	0.100%	0.12%
Range: \$100.00-\$499.99		\$100.00	0.150%	0.15%
Range: \$500.00-\$24,999.99		\$500.00	0.200%	0.20%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.300%	0.30%
REWARDS CHECKING	\$100.00			
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.150%	0.15%
MONEY MARKET				
BUSINESS MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%
MONEY MARKET	\$2,500.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%
MUNICIPAL MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%
NOT-FOR PROFIT MONEY MARKET	\$1,000.00			
Range: \$2,500.00-\$149,999.99		\$2,500.00	0.150%	0.15%
Range: \$150,000.00-\$249,999.99		\$150,000.00	0.250%	0.25%
Range: \$250,000.00-\$99,999,999,999.99		\$250,000.00	0.450%	0.45%

APY= Annual Percentage Yield. Rates are subject to change without notice. A penalty will be imposed for early withdrawal. Fees could reduce earnings on the account. Rates are current through the date of this issue.
Posted rates are as of 11/22/2025 Member FDIC

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COATESVILLE PA 19320

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
SAVINGS				
KIDS SAVINGS	\$10.00			
Range: \$0.00-\$99.99		\$0.00	0.100%	0.12%
Range: \$100.00-\$499.99		\$100.00	0.100%	0.10%
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.100%	0.10%
SAVINGS	\$100.00			
Range: \$0.00-\$99.99		\$0.00	0.050%	0.00%
Range: \$100.00-\$499.99		\$100.00	0.050%	0.05%
Range: \$500.00-\$24,999.99		\$500.00	0.100%	0.10%
Range: \$25,000.00-\$99,999,999,999.99		\$25,000.00	0.200%	0.20%

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