

Central National Bank Interest Rates

Rates Updated January 13, 2025

Rates and Specials are subject to change.

For more information, call toll-free 1-888-262-5456

MEMBER FDIC



Checking & Savings	Minimum to Open	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Central Premium Checking (and "IMC Acct")	\$30.00	0.05%	0.05%								
Central Advantage Savings	\$25.00	0.15%	0.15%								
Central Youth/Central Secret Agent Savings	\$5.00	0.15%	0.15%								
Health Savings Account	\$100.00	0.15%	0.15%								
Central Prestige MMDA	\$1,000.00	0.70%	0.70%	0.75%	0.75%	0.95%	0.95%	1.15%	1.16%	1.25%	1.26%
(0% for bal. <\$1,000)		(\$1,000-\$9,999.99)		(\$10,000-\$49,999.99)		(\$50,000-\$249,999.99)		(\$250,000-\$999,999.99)		(\$1,000,000 and up)	
Certificates of Deposit	Minimum to Open	Amount of Certificate		Amount of Certificate		Amount of Certificate					
		\$0.01-9,999.99		\$10,000-49,999		\$50,000 or more					
		Interest Rate	APY	Interest Rate	APY	Interest Rate	APY				
7-90 Days	\$1,000.00	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%				
91-181 Days	\$1,000.00	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%				
182-364 Days	\$1,000.00	0.75%	0.75%	0.81%	0.81%	0.86%	0.86%				
1-1.99 Years	\$1,000.00	1.26%	1.26%	1.33%	1.33%	1.38%	1.38%				
2-2.99 Years	\$1,000.00	1.35%	1.35%	1.43%	1.44%	1.53%	1.54%				
3-4.99 Years	\$1,000.00	1.51%	1.52%	1.59%	1.60%	1.69%	1.70%				
5.00+ Years	\$1,000.00	1.54%	1.55%	1.64%	1.65%	1.74%	1.75%				
12-Month Variable Rate "Add-On" CD	\$500.00	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%				
CNB CD Specials*		Minimum to Open		Interest Rate	APY						
12-Month New Year Special	\$5,000.00			4.025%	4.10%	*Restrictions apply					
24-Month New Year Special	\$5,000.00			4.025%	4.10%	*Restrictions apply					
36-Month New Year Special	\$5,000.00			4.025%	4.10%	*Restrictions apply					
12-Month (Rate & APY w/o active checking account)	\$5,000.00			3.78%	3.85%	*Restrictions apply					
24-Month (Rate & APY w/o active checking account)	\$5,000.00			3.78%	3.85%	*Restrictions apply					
36-Month (Rate & APY w/o active checking account)	\$5,000.00			3.78%	3.85%	*Restrictions apply					

See bank for more details on CD Specials. (Only customers with an active CNB Checking Account Relationship qualify for the .25% premium shown above on CD specials.)

Notes:

- Annual Percentage Yields disclosed above for C.D.'s assume:
 - Amount deposited initially remains on deposit until maturity.
 - Interest on regular certificates of deposit with maturities of one year or longer is compounded semi-a 4.50 - 4.75%
 - APY on certificates under one year assumes certificates are renewed through one year.
 - We add .25% to the above quoted rates on all regular CD's held in IRA accounts!**
 - Interest on CD Specials is compounded monthly.**
 - CD's over \$500,000 require prior approval from President, SVP - Retail Banking, or CFO.**
- Penalties may be imposed for early withdrawal of certificates of deposit.
- Checking, Savings, and Money Market accounts are variable rate accounts. Rates may change after an account is open. Fees may reduce earnings.
- Minimum Balance Requirements:
 - Central Prestige MMDA - \$1,000 daily balance required to earn the APY disclosed
 - Savings Accounts
 - Central Advantage Savings - \$100 minimum balance to avoid monthly service charge
 - Health Savings Account - \$500 minimum balance to avoid monthly service charge
 - 12-Month Variable Rate "AD-On" CD's - Additions may be made at any time increments of \$50 or more. Rate may change after a CD is opened.