



**3.75%
APY***

ASK ABOUT OUR LOYALTY CHECKING

TWO WAYS TO QUALIFY!

Option 1

- ✓ **Maintain a monthly average balance of \$500**
- ✓ **Have 12 debit card transactions post by end of statement cycle**
- ✓ **Direct Deposits totaling \$1,000 or more per month**

Option 2

- ✓ **Maintain a current mortgage loan with CB&L**
- ✓ **Direct Deposits totaling \$1,000 or more per month**
- ✓ **Make loan payment by automatic transfer from a CB&L deposit account**

Opening balancing requirement of \$100.

*Annual Percentage Yield. In order to receive the interest rate and APY stated, the criteria mentioned above must be posted to the account by the last business day of each month. If the daily balance is less than \$10,000.01, the interest rate paid on that portion of the balance will be 3.69%. The APY for this tier will be 3.75%. If the daily balance is more than \$10,000.00 the interest rate paid on that portion of the balance will be 0.15%. The APY for this tier will range from 3.75% to 0.15%. If qualifications are not met for the monthly statement cycle period, account will earn base rate and APY of 0.01% on full balance. Interest rate is subject to change without notice. Rates effective February 10, 2026.

Fee-Free ATM/Debit Card - CB&L Loyalty Checking allows unlimited transactions from thousands of retailers and ATMs. CB&L will reimburse your checking account for foreign ATM fees that you incur up to a total of \$10 per statement cycle (statement cycle is the period of time covered by each monthly statement).

Account Fees: A \$3.00 Paper Statement Fee will be assessed at the end of each statement cycle if not enrolled in eStatements (valid email address and enrollment in Malauzai Digital Banking required). Fees could reduce earnings on account.



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