

Personal Rates



Who We Are?	Malvern Bank N.A.
Questions?	Call 610-644-9400 or go to www.MyMalvernBank.com

Rates as of: January 24, 2019

Checking Accounts (1)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
		Classic Free Checking	N/A	N/A
	E-Account Checking	N/A	N/A	N/A
	Free Checking with Interest	\$1000.00 and over	0.05%	0.05%
	Premier Rewards Checking	\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.15%	0.15%
		\$10,000.00 - \$24,999.99	0.25%	0.25%
		\$25,000.00 - \$49,999.99	0.50%	0.50%
		\$50,000.00 - \$99,999.99	0.65%	0.65%
		\$100,000.00 and over	0.80%	0.80%
	Senior Checking	\$5000.00 and over	1.10%	1.10%
	IOLTA Accounts	\$0.00 - \$2,499.99	0.05%	0.05%
		\$2500.00 - \$24,999.99	0.10%	0.10%
		\$25,000.00 - \$99,999.99	0.35%	0.35%
		\$100,000.00 and over	0.50%	0.50%

Savings Accounts (1)(2)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
		Statement Savings	\$200.00 and over	0.05%
	Malvern Youth Savings	\$10.00 and over	0.05%	0.05%

Money Market Accounts (1)(2)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
		OnLine Money Market	\$2,500.00 and over	1.79%
	Premier Rewards Money Market	\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.25%	0.25%
		\$10,000.00 - \$24,999.99	0.35%	0.35%
		\$25,000.00 - \$49,999.99	0.50%	0.50%
		\$50,000.00 - \$99,999.99	0.75%	0.75%
		\$100,000.00 and over	1.05%	1.05%
	Star Money Market Account	\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.10%	0.10%
		\$10,000.00 - \$24,999.99	0.10%	0.10%
		\$25,000.00 - \$49,999.99	0.20%	0.20%
		\$50,000.00 - \$99,999.99	0.25%	0.25%
		\$100,000.00 and over	0.30%	0.30%
	Premium Money Market	\$0.00 - \$74,999.99	N/A	N/A
		\$75,000.00 - \$124,999.99	0.50%	0.50%
		\$125,000.00 - \$249,999.99	1.00%	1.00%
		\$250,000.00 and over	1.00%	1.00%

(1) All rates/yields are subject to change at any time without prior notice. FDIC insured. Fees may reduce earnings.

(2) A limit of six (6) covered transfers or withdrawals per calendar month.

Business Rates



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		\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.25%	0.25%
	Premier Rewards Business Checking	\$10,000.00 - \$24,999.99	0.25%	0.25%
		\$25,000.00 - \$49,999.99	0.45%	0.45%
		\$50,000.00 - \$99,999.99	0.60%	0.60%
		\$100,000.00 and over	0.75%	0.75%
	Free Business Checking with Interest	\$0.00 - \$25,000.01	0.05%	0.05%
		\$25,000.02 and over	N/A	N/A
	Non-Profit Business Checking	\$0.00 - \$25,000.01	0.05%	0.05%
		\$25,000.02 and over	N/A	N/A

Savings Accounts (1)(2)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	Business Statement Savings	\$200.00 and over	0.05%	0.05%

Money Market Accounts (1)(2)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
		\$2,500.00 - \$24,999.99	0.10%	0.10%
		\$25,000.00 - \$99,999.99	0.35%	0.35%
	Business Money Market Account	\$100,000.00 - \$249,999.99	0.50%	0.50%
		\$250,000.00 and over	0.50%	0.50%
		\$2,500.00 - \$9,999.99	0.35%	0.35%
	Premier Rewards Business MMA	\$10,000.00 - \$24,999.99	0.50%	0.50%
	\$25,000.00 - \$49,999.99	1.00%	1.00%	
	\$50,000.00 - \$99,999.99	1.00%	1.00%	
	\$100,000.00 and over	1.24%	1.25%	

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CD & IRA Rates



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Certificate of Deposit Accounts (CDs) (1)(3)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	3 Month CD	\$1,000.00 and over	0.86%	0.86%
	6 Month CD	\$1,000.00 and over	1.25%	1.25%
	12 Month CD	\$500.00 and over	2.40%	2.42%
	18 Month CD	\$500.00 and over	2.55%	2.57%
	24 Month CD	\$500.00 and over	2.48%	2.50%
	36 Month CD	\$500.00 and over	2.10%	2.12%
	48 Month CD	\$500.00 and over	2.10%	2.12%
	60 Month CD	\$500.00 and over	1.74%	1.75%
84 Month CD	\$500.00 and over	2.08%	2.10%	

Individual Retirement Accounts (IRAs) (1)(3)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	12 Month IRA	\$500.00 and over	2.40%	2.42%
	18 Month IRA	\$500.00 and over	2.55%	2.57%
	24 Month IRA	\$500.00 and over	2.48%	2.50%
	36 Month IRA	\$500.00 and over	2.10%	2.12%
	60 Month IRA	\$500.00 and over	1.74%	1.75%
84 Month IRA	\$500.00 and over	2.08%	2.10%	

Online Products (1)(3)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	12 Month Online CD Special	\$500.00 and over	2.40%	2.42%
	24 Month Online CD Special	\$500.00 and over	2.48%	2.50%
	36 Month Online CD Special	\$500.00 and over	2.10%	2.12%
	48 Month Online CD Special	\$500.00 and over	2.10%	2.12%
60 Month Online CD Special	\$500.00 and over	1.74%	1.75%	

(1) All rates/yields are subject to change at anytime without prior notice. FDIC insured. Fees may reduce earnings.
 (3) A penalty may be imposed for early withdraw.