

Personal Rates



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

Rates as of: May 20, 2019

	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	Checking Accounts (1)	Classic Free Checking	N/A	N/A
E-Account Checking		N/A	N/A	N/A
Kasasa Cash Checking® (3)		\$0.00 - \$25,000.00	2.96%	3.00%
		\$25,000.01 and over	.50%	Blended (4)
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 - \$24,499.99	0.25%	0.25%
		\$25,000.00 - \$49,999.99	0.50%	0.50%
		\$50,000.00 - \$99,999.99	0.65%	0.65%
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)	Kasasa Saver® (5)	\$0.00 - \$100,000.00	1.00%	1.00%
		\$100,000.01 and over	.50%	Blended (6)
	Statement Savings	\$200.00 and over	0.05%	0.05%
	Malvern Youth Savings	\$10.00 and over	0.05%	0.05%
	Money Market Accounts (1)(2)	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%

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	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.
- (3) Qualifications apply - Must receive statement electronically (estatement) – requires the bank’s online banking login to register the account for estatement. Requires valid email address. At least 12 debit card Purchases. ATM withdrawal transactions are not included in this count. At least 1 ACH debit or credit transaction. Accounts automatically qualify for the first monthly statement period.
- (4) Daily balances over \$25,000.00 earn an interest rate of .50% on the portion of the daily balance over \$25,000.00, resulting in a range from 3.00% to 1.13% APY depending on the account's daily balance. When Kasasa Cash® qualifications are not met, the interest rate earned on the entire daily balance in the account will be .05% resulting in an APY of .05%
- (5) Must be linked to a Kasasa Cash® account. Cannot be opened separately.
- (6) Daily balances over \$100,000.00 earn an interest rate of .50% on the portion of the daily balance over \$100,000.00, resulting in a range from 1.00% to .79% APY depending on the Kasasa Saver® account's daily balance. When the linked Kasasa Cash® qualifications are not met, the interest rate earned on the entire daily balance in the account will be .05% resulting in an APY of .05%

Business Rates



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

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

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

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%	

Promotions (1)(2)(3)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	12 Month CD Special	\$500.00 and over	2.58%	2.60%
	18 Month CD Special	\$500.00 and over	2.58%	2.60%
24 Month CD Special	\$500.00 and over	2.58%	2.60%	

CD & IRA Rates

	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
Online Products (1)(3)	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 any time without prior notice. FDIC insured. Fees may reduce earnings
- (2) Must be new money. Must have a Malvern Bank checking account with at least one ACH debit or credit per month. Failure to maintain a checking with a monthly ACH debit or credit will result in the rate on the CD for the entire term being reduced to the rate on the regular 12, 18 or 24month CD offered at the time the CD was opened.
- (3) A penalty may be imposed for early withdraw.