

Personal Rates



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

Rates as of: March 13, 2023

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
	Kasasa Cash Checking® (2)	\$0.00 - \$25,000.00	1.98%	2.00%
		\$25,000.01 and over	0.50%	Blended (3)
	Free Checking with Interest	\$1,000.00 and over	0.05%	0.05%
	Premier Rewards Checking	\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.05%	0.05%
		\$10,000.00 - \$24,499.99	0.05%	0.05%
		\$25,000.00 - \$49,999.99	0.15%	0.15%
		\$50,000.00 - \$99,999.99	0.15%	0.15%
		\$100,000.00 and over	0.30%	0.30%
	Senior Checking	\$5,000.00 and over	1.24%	1.25%

Savings Accounts (1)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
		Kasasa Saver® (4)(5)	\$0.00 - \$100,000.00	1.00%
	\$100,000.01 and over		0.50%	Blended
	Statement Savings	\$200.00 and over	0.05%	0.05%
	Malvern Youth Savings	\$10.00 and over	0.05%	0.05%
	Retirement Statement	\$0.00	1.24%	1.25%

Money Market Accounts (1)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
		Online Money Market (6)	\$2,500.00 and over	1.24%
	Platinum MMA (6,7)	\$0.00 to \$24,999.99	0.40%	0.40%
		\$25,000.00 and over	3.74 %	3.80%
	Investment MMA (8)	\$0.00 to \$24,999.99	0.40%	0.40%
		\$25,000.00 and over	3.74%	3.80%
	Premier Rewards Money Market	\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.50%	0.50%
		\$10,000.00 - \$24,999.99	0.60%	0.60%
		\$25,000.00 - \$49,999.99	0.75%	0.75%
		\$50,000.00 - \$99,999.99	0.80%	0.80%
		\$100,000.00 and over	1.24%	1.25%
	Star Money Market	\$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	0.20%	0.20%
	\$125,000.00 – \$249,999.99	0.30%	0.30%
	\$250,000.00 and over	0.30%	0.30%

- (1) All rates/yields are subject to change at any time without prior notice. FDIC insured. Fees may reduce earnings.
- (2) 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.
- (3) 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 2.00% to .80% 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%
- (4) Must be linked to a Kasasa Cash® account. Cannot be opened separately.
- (5) 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%
- (6) New money or equal matching funding only.
- (7) Must have deposit relationship with Malvern Bank which is defined as having another transactional checking, savings or money market account.
- (8) Must open or have a Malvern Investment Account with Bell Rock Capital to qualify.

Business Rates



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			\$0.00 - \$2,499.99	N/A
		\$2,500.00 - \$9,999.99	0.40%	0.40%
	Premier Rewards	\$10,000.00 - \$24,999.99	0.50%	0.50%
	Business Checking	\$25,000.00 - \$49,999.99	0.60%	0.60%
		\$50,000.00 - \$99,999.99	0.75%	0.75%
		\$100,000.00 and over	0.95%	0.95%
	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
	IOLTA Accounts	\$0.00 - \$2,499.99	N/A	N/A
		\$2,500.00 - \$9,999.99	0.40%	0.40%
		\$10,000.00 - \$24,999.99	0.50%	0.50%
		\$25,000.00 - \$49,999.99	0.60%	0.60%
		\$50,000.00 - \$99,999.99	0.75%	0.75%
		\$100,000.00 and over	0.95%	0.95%

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

Money Market Accounts (1)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
			\$2,500.00 - \$24,999.99	0.05%
	Business Money Market Account	\$25,000.00 - \$99,999.99	0.20%	0.20%
		\$100,000.00 - \$249,999.99	0.25%	0.25%
		\$250,000.00 and over	0.30%	0.30%
		\$2,500.00 - \$9,999.99	0.50%	0.50%
	Premier Rewards	\$10,000.00 - \$24,999.99	0.60%	0.60%
	Business MMA	\$25,000.00 - \$49,999.99	0.75%	0.75%
		\$50,000.00 - \$99,999.99	0.80%	0.80%
		\$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)(2)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	3 Month CD	\$1,000.00 and over	0.45%	0.56%
	6 Month CD	\$1,000.00 and over	1.49%	1.50%
	12 Month CD	\$500.00 and over	4.28%	4.35%
	18 Month CD	\$500.00 and over	3.45%	3.50%
	24 Month CD	\$500.00 and over	2.97%	3.00%
	36 Month CD	\$500.00 and over	2.97%	3.00%
	48 Month CD	\$500.00 and over	3.06%	3.10%
	60 Month CD	\$500.00 and over	3.16%	3.20%

Individual Retirement Accounts (IRAs) (1)(2)	Account Type	Minimum Balance to Earn Interest	Interest Rate	Annual Percentage Yield (APY)
	12 Month IRA	\$500.00 and over	3.21%	3.25%
	18 Month IRA	\$500.00 and over	3.45%	3.50%
	24 Month IRA	\$500.00 and over	3.70%	3.75%
	36 Month IRA	\$500.00 and over	2.97%	3.00%
	48 Month IRA	\$500.00 and over	2.72%	2.75%

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

(2) A penalty may be imposed for early withdraw.