

# Consumer Deposit Rates



**RATES IN EFFECT AS OF: Friday, April 25, 2025**

We use two terms to explain how much interest we pay on your deposit accounts.

- **Interest Rate:** Annualized percentage rate we pay on your account, and does not reflect compound interest, which is any interest paid on interest you've earned.
- **Annual Percentage Yield (APY):** Annualized percentage rate we pay on your account, and includes compound interest. APY may be higher than the Interest Rate due to compound interest.

## CHECKING ACCOUNTS & SAVINGS ACCOUNTS (INTEREST IS COMPOUNDED AND PAID MONTHLY)

### Chase Sapphire<sup>SM</sup> Checking

Balance	Interest Rate	APY
\$0–\$24,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%
\$50,000+	0.01%	0.01%

### Chase Premier Plus Checking<sup>SM</sup>

Balance	Interest Rate	APY
\$0–\$4,999	0.01%	0.01%
\$5,000–\$9,999	0.01%	0.01%
\$10,000–\$24,999	0.01%	0.01%
\$25,000+	0.01%	0.01%

### Chase Savings<sup>SM</sup>

Balance	Interest Rate	APY
\$0–\$9,999	0.01%	0.01%
\$10,000–\$24,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%
\$50,000+	0.01%	0.01%

### Chase Premier Savings<sup>SM</sup>

Earn Premier relationship rates when you link the account to a Chase Premier Plus Checking or Chase Sapphire Checking account, and make at least five customer-initiated transactions in a monthly statement period using your linked checking account.

#### RELATIONSHIP RATES

Balance	Interest Rate	APY
\$0–\$9,999	0.02%	0.02%
\$10,000–\$24,999	0.02%	0.02%
\$25,000–\$49,999	0.02%	0.02%

#### STANDARD RATES

Interest Rate	APY
0.01%	0.01%
0.01%	0.01%
0.01%	0.01%

#### RELATIONSHIP RATES

Balance	Interest Rate	APY
\$50,000–\$99,999	0.02%	0.02%
\$100,000–\$249,999	0.02%	0.02%
\$250,000+	0.02%	0.02%

#### STANDARD RATES

Interest Rate	APY
0.01%	0.01%
0.01%	0.01%
0.01%	0.01%

### Chase Private Client Checking<sup>SM</sup>

Balance	Interest Rate	APY	Balance	Interest Rate	APY	Balance	Interest Rate	APY
\$0–\$24,999	0.01%	0.01%	\$50,000–\$99,999	0.01%	0.01%	\$250,000–\$499,999	0.01%	0.01%
\$25,000–\$49,999	0.01%	0.01%	\$100,000–\$249,999	0.01%	0.01%	\$500,000+	0.01%	0.01%

### Chase Private Client Savings<sup>SM</sup>

To earn Chase Private Client relationship rates, your Chase Private Client Savings account needs to be linked to a Chase Private Client Checking account. The Chase Private Client relationship rates will be applied to your savings accounts throughout the next statement period.

#### RELATIONSHIP RATES

Balance	Interest Rate	APY
\$0–\$9,999	0.02%	0.02%
\$10,000–\$24,999	0.02%	0.02%
\$25,000–\$49,999	0.02%	0.02%
\$50,000–\$99,999	0.02%	0.02%

#### STANDARD RATES

Interest Rate	APY
0.01%	0.01%
0.01%	0.01%
0.01%	0.01%
0.01%	0.01%

#### RELATIONSHIP RATES

Balance	Interest Rate	APY
\$100,000–\$249,999	0.02%	0.02%
\$250,000–\$999,999	0.02%	0.02%
\$1,000,000+	0.02%	0.02%

#### STANDARD RATES

Interest Rate	APY
0.01%	0.01%
0.01%	0.01%
Earns Relationship Rates	

# CERTIFICATE OF DEPOSIT (CD)<sup>1,2</sup>



Terms (featured terms are bold)	CD RELATIONSHIP RATES <sup>3</sup>						CD STANDARD RATES	
	\$0–\$9,999		\$10,000–\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Months (m)								
1m	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2m	2.23%	2.25%	2.23%	2.25%	2.23%	2.25%	0.01%	0.01%
3m	<b>2.23%</b>	<b>2.25%</b>	<b>2.23%</b>	<b>2.25%</b>	<b>2.23%</b>	<b>2.25%</b>	<b>0.01%</b>	<b>0.01%</b>
4m	<b>3.44%</b>	<b>3.50%</b>	<b>3.44%</b>	<b>3.50%</b>	<b>3.92%</b>	<b>4.00%</b>	<b>0.01%</b>	<b>0.01%</b>
5m	2.23%	2.25%	2.23%	2.25%	2.23%	2.25%	0.01%	0.01%
6m	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
7m	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
8m	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
9m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
10m	<b>2.96%</b>	<b>3.00%</b>	<b>2.96%</b>	<b>3.00%</b>	<b>3.44%</b>	<b>3.50%</b>	<b>0.01%</b>	<b>0.01%</b>
11m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
12m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
13m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
14m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
15m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
18m, 21m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
24m, 30m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
36m, 42m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
48m, 60m, 84m, 120m	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
Rates specific for CD ladders are below <sup>4</sup>								
Ladder Terms	CD RELATIONSHIP RATES <sup>3</sup>						CD STANDARD RATES	
	\$0–\$9,999		\$10,000–\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
Months								
1	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
4	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
3	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
6	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
9	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%
12	0.02%	0.02%	0.05%	0.05%	0.05%	0.05%	0.01%	0.01%

# RETIREMENT CDs<sup>1,2,5</sup>



Terms Months (m) / Days (d)	CD RELATIONSHIP RATES <sup>3</sup>						CD STANDARD RATES	
	\$0–\$9,999		\$10,000–\$99,999		\$100,000+		\$0+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
30d	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
1 / 31 - 59	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
2 / 60 - 89	2.23%	2.25%	2.23%	2.25%	2.23%	2.25%	0.01%	0.01%
3 - 5 / 90 - 179	3.44%	3.50%	3.44%	3.50%	3.92%	4.00%	0.01%	0.01%
6 - 8 / 180 - 269	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%	0.01%	0.01%
9 - 11 / 270 - 364	2.96%	3.00%	2.96%	3.00%	3.44%	3.50%	0.01%	0.01%
12 - 14 / 365 - 454	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
15 - 17 / 455 - 544	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
18 - 20 / 545 - 634	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
21 - 23 / 635 - 729	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
24 - 29 / 730 - 909	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
30 - 35 / 910 - 1094	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
36 - 41 / 1095 - 1274	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
42 - 47 / 1275 - 1459	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%
48 - 120 / 1460 - 3650	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	0.01%	0.01%

<sup>1</sup> Interest is compounded daily and, unless you choose differently, will be paid on your CD at maturity or annually if the term is more than 12 months. You may instead choose to have your interest paid on a monthly, quarterly or semiannual basis; however, withdrawing interest before maturity will reduce the APY.

<sup>2</sup> There is a penalty for early withdrawal.

<sup>3</sup> CD and Retirement CD relationship rates are available to customers with a linked Chase personal checking account.

<sup>4</sup> CD ladders are a group of four CDs opened at the same time for the same amount but with different terms. A linked Chase Private Client Checking account is required to open a CD ladder.

<sup>5</sup> We don't offer new Retirement CDs.

A copy of the Deposit Account Agreement is available upon request. Fees could reduce earnings. Rates and balance tiers for checking, savings, CDs and Retirement CDs are applicable as of the effective date, and may change at our discretion.

"Sapphire Banking" is the brand name for a banking and investment offering, requiring a Chase Sapphire Checking account.

"Chase Private Client" is the brand name for a banking and investment offering, requiring a Chase Private Client Checking account.