

Supercharge your savings with a high-yield deposit account from ABOC!

For a limited time, ABOC is offering two great ways to boost your savings with great rates on deposit products!



DON'T MISS OUT ON THESE LIMITED-TIME OPPORTUNITIES TO RAMP UP YOUR SAVINGS!

Certificate of Deposit (CD)

Whether you are saving toward a future goal or simply looking for a safe and secure way to grow your wealth, a CD can be the perfect choice. Lock in this exceptional rate and put your funds to work for you.

- 5.00% Annual Percentage Yield (APY)¹ (effective 5/15/23)
- 13-month duration
- Minimum deposit \$5,000
- Interest compounds quarterly and at maturity
- Automatically renews at maturity to the Bank's daily market one-year CD rate on the date of renewal (currently 3.25% APY effective 7/1/23)
- Early withdrawal penalties apply

Money Market Account (MMA)

Need more liquidity? Take advantage of best-in-class rates with the flexibility to access your money when you need it. An MMA can be a great way to build an emergency fund, or even provide a cushion to assist with cash flow.

- Up to 3.25% APY (effective 7/1/23), depending on your current balance:

Current Balance	APY ²
Up to \$2,499.99	0.40%
\$2,500 - \$9,999.99	0.40%
\$10,000 - \$24,999.99	0.65%
\$25,000 - \$99,999.99	1.15%
\$100,000 - \$249,999.99	1.40%
\$250,000 - \$499,999.99	1.65%
\$500,000 - \$999,999.99	2.00%
\$1,000,000 +	3.25%

- \$1,500 minimum deposit (Consumer accounts only)
- Interest compounds monthly

To add to your peace of mind, both types of accounts are insured up to \$250,000 per depositor for each ownership category!

Investment Product	13-month CD	Tiered Money Market
Annual Percentage Yield (APY)	5.00%	Up to 3.25%
Term	13 months	Ongoing
Minimum deposit	\$5,000	\$1,500 (consumer only)
Compounding interest	Quarterly and at maturity	Monthly
Liquidity	Limited access	Flexible access
Risk	Low	Low

Call us to open a new account today!



If you have an Account Officer, they can take you step by step through the account opening process.



No Account Officer? No problem! Give us a call at [312-822-3014](tel:312-822-3014) to get started.

Remember, these investment vehicles can be a great - and safe - way to take advantage of current higher rates.

¹ Annual Percentage Yield assumes that principal and interest remain on deposit for the term of the certificate. Penalty will be imposed for early withdrawal. Fees could reduce earning on the account.

² Daily balance method is used to calculate the interest on the account. If the account is closed before the end of the monthly statement cycle, no interest will be paid for that cycle. Additional deposits can be any amount at any time. Withdrawals can be any amount, anytime if made in person or at an ATM*. A service charge of \$15 will apply for each transaction in excess of six in any monthly statement cycle. Consumer accounts: A service charge of \$15 will apply for each monthly statement cycle in which the balance on any day falls below \$1,500 and the average monthly balance falls below \$3,000. Commercial accounts: A service charge of \$15 will apply for each monthly statement cycle in which the balance on any day falls below \$4,000 and the average monthly balance falls below \$7,500.

*Other transfers from these accounts, including by telephone, online banking or ABOC Debit Card are limited to six per month or monthly statement period before a fee will be charged. Withdrawals from ATMs may be subject to available limits. Federal Regulations provide we must retain the right to require at least seven days' notice prior to withdrawal.

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