Loyal Trust Bank

Rate Sheet

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Current as of August 3, 2026

For the most accurate rates, please contact us at (678) 783-8018.

Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
Consumer Checking		
Senior Checking	0.20%	0.20%
Opening deposit - $50 minimum. Must be 55 years old and over.		
Interest Checking	0.10%	0.10%
Opening deposit - $100 minimum. Must maintain $500 average monthly balance to avoid monthly service charge of $10.		
Platinum Checking		
Opening deposit - $100 minimum. Must maintain $5,000 average monthly balance to avoid monthly service charge of $20.		
less than $5,000	0.00%	0.20%
$5,000 and greater	1.98%	2.00%
Rates are subject to change without notice. Fees may reduce earnings.		
Consumer Savings		
Personal Savings		
Opening deposit - $100 minimum. Must maintain $500 average monthly balance to avoid quarterly service charge of $8.		
less than $50,000	0.15%	0.15%
$50,000-$99,999.99	0.20%	0.20%
$100,000 and greater	0.25%	0.25%
Super Personal Savings		
Opening deposit - $100 minimum. Must maintain $500 average monthly balance to avoid quarterly service charge of $8.		
less than $100,000	1.49%	1.50%
$100,000 and greater	2.57%	2.60%
Premier Money Market	2.96%	3.00%
Opening deposit - $1000 minimum. Must maintain $10,000 average monthly balance to avoid monthly service charge of $20.		
Max Money Market		
Opening deposit - $1000 minimum. Must maintain $2,500 average monthly balance to avoid monthly service charge of $10. After 6 debit transactions, $5 per transaction fee applies.		
less than $2,500	1.24%	1.25%
Between $2,500 and $99,999.99	2.71%	2.75%
Between $100,000 and $499,999.99	3.20%	3.25%
$500,000 and over	3.44%	3.50%
Rates are subject to change without notice. Fees may reduce earnings.		

Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
Business Checking		
Business Premier Interest	1.98%	2.00%
Opening deposit - $1000 minimum. Must maintain $10,000 average monthly balance to avoid monthly service charge of $20.		
Rates are subject to change without notice. Fees may reduce earnings.		

Business Savings		
Super Business Savings		
Opening deposit - $100 minimum. Must maintain $2,500 average monthly balance to avoid quarterly service charge of $10.		
less than $100,000	1.49%	1.50%
$100,000 and greater	2.57%	2.60%
Premier Business Money Market	2.96%	3.00%
Opening deposit - $1000 minimum. Must maintain $10,000 average monthly balance to avoid monthly service charge of $20.		
Max Money Market		
Opening deposit - $1000 minimum. Must maintain $2,500 average monthly balance to avoid monthly service charge of $10. After 6 debit transactions, $5 per transaction fee applies.		
less than $2,500	1.24%	1.25%
Between $2,500 and $99,999.99	2.71%	2.75%
Between $100,000 and $499,999.99	3.20%	3.25%
$500,000 and over	3.44%	3.50%
Rates are subject to change without notice. Fees may reduce earnings.		

Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
CDs		
Minimum opening deposit - $1000 minimum. $1,000,000 max opening deposit. Early withdrawal penalty may apply.		
6 Month	4.07%	4.15%
12 Month	4.17%	4.25%
13 Month	2.86%	2.90%
18 Month	2.96%	3.00%
2 Year	2.96%	3.00%
3 Year	2.96%	3.00%
4 Year	2.81%	2.85%
5 Year	1.64%	1.65%
Rates are subject to change without notice. Fees and withdrawals may reduce earnings.		

The minimum amount required to open each of these accounts varies. The minimum balance required to not get charged a service fee varies. Penalty charged for early withdrawal for CDs vary depending on the term. For the most accurate rates, please contact us at (678) 783-8018. Member FDIC.

Interest Eligible Accounts	Interest Rate	APY (Annual Percentage Yield)
Installment Savings		
12 Months	3.93%	4.00%
24 Months	3.93%	4.00%
36 Months	3.93%	4.00%
Rates are subject to change without notice. Fees and withdrawals may reduce earnings.		

Minimum savings goal amount is $1,000. Initial deposit required to open account. Accompanying Loyal Trust Bank checking account is required. Your automated pre-authorized monthly deposit amount will be based on your savings goal. No withdrawals can be made from this account during the savings period without penalty. Interest is calculated on account balances. Interest compounds daily and credits quarterly. Interest does not accrue after maturity.