

Interest Checking   Minimum opening deposit: \$100										
If your balance is:	\$0 - \$1,499.99		\$1,500 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$99,999.99		\$100,000 +	
	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*
Interest Checking Account	0.25%	0.25%	0.25%	0.25%	0.46%	0.46%	0.61%	0.61%	0.71%	0.71%

High Yield Savings   Minimum opening deposit: \$100								
If your balance is:	\$0 - \$99.99		\$100 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 +	
	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*
High Yield Savings Account	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%

Money Market   Minimum opening deposit: \$2,500										
If your balance is:	\$0 - \$2,499.99		\$2,500 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 +	
	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*
Money Market Account	1.00%	1.01%	1.00%	1.01%	1.04%	1.05%	1.10%	1.11%	1.20%	1.21%

Certificates of Deposit <sup>2</sup>   Minimum opening deposit: \$1,000						
If your opening deposit is:	\$0 - \$99,999.99		\$100,000 - \$249,999.99		\$250,000 +	
	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*	Rate <sup>1</sup>	APY*
6 months	1.44%	1.45%	1.44%	1.45%	1.44%	1.45%
9 months	1.59%	1.60%	1.59%	1.60%	1.59%	1.60%
12 months (1 year)	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%
13 months	1.00%	1.01%	1.00%	1.01%	1.00%	1.01%
18 months	2.04%	2.06%	2.04%	2.06%	2.04%	2.06%
24 months (2 years)	2.09%	2.11%	2.09%	2.11%	2.09%	2.11%
25 months	1.07%	1.08%	1.07%	1.08%	1.07%	1.08%
30 months	2.13%	2.15%	2.13%	2.15%	2.13%	2.15%
36 months (3 years)	2.27%	2.30%	2.27%	2.30%	2.27%	2.30%
48 months (4 years)	2.32%	2.35%	2.32%	2.35%	2.32%	2.35%
60 months (5 years)	2.52%	2.55%	2.52%	2.55%	2.52%	2.55%

\*Annual Percentage Yield

1 The interest rate and Annual Percentage Yield (APY) assigned will be those in effect at the end of the day that your initial deposit is credited. For Interest Checking, High Yield Savings and Money Market accounts, rates may change after account opening. For Certificates of Deposit, rates are fixed for the entire term of the account. For all accounts, interest is compounded daily based on the rate in effect at the end of the day and credited to the account monthly. Fees may reduce earnings on the account.

2 Your CD will not be opened until the day your initial deposit is credited to your account. The term you selected (for example, 6 months) will begin on the day your initial deposit is credited to the account, and you will receive the interest rate in effect on that day. There may be a penalty for early withdrawal of any portion of the amount you deposit. Withdrawals may reduce earnings.

Rates are subject to change. For updates, please visit [www.tiaadirect.com](http://www.tiaadirect.com), or call 855-842-2372.