



<b>Money Market and Savings</b>		
Balance Tier Levels	Interest Rate	Annual Percentage Yield (APY)
<b>Personal Money Market</b>		
\$0.01 - \$9,999.99	0.50	0.50
\$10,000 - \$99,999.99	0.75	0.75
\$100,000 - \$999,999.99	0.75	0.75
\$1,000,000 & above	0.75	0.75
<b>Business Money Market</b>		
\$0.01 - \$9,999.99	0.25	0.25
\$10,000 - \$99,999.99	0.25	0.25
\$100,000 - \$999,999.99	0.40	0.40
\$1,000,000 & above	0.45	0.45
<b>Personal Savings</b>		
\$0.01 - \$9,999.99	0.10	0.10
\$10,000 - \$99,999.99	0.20	0.20
\$100,000 - \$999,999.99	0.25	0.25
\$1,000,000 & above	0.75	0.75
<b>Business Savings</b>		
\$0.01 - \$9,999.99	0.15	0.15
\$10,000 - \$99,999.99	0.15	0.15
\$100,000 - \$999,999.99	0.15	0.15
\$1,000,000 & above	0.45	0.45

<b>Certificate of Deposit*</b>		
Term	Interest Rate	Annual Percentage Yield (APY)
1 Month	0.25	0.25
3 Month	0.30	0.30
6 Month	0.60	0.60
12 Month	0.80	0.80
18 Month	0.85	0.85
24 Month	0.95	0.95
36 Month	1.00	1.00
60 Month	1.10	1.10
*New Certificate of Deposits opened on or after		

<b>Fee Schedule:</b>	
Cashier's Check Fee:	\$20.00
Check Order Fee:	\$20.00
Stop Payment Fee:	\$20.00
Excess Activity	
Service Charge Fee:	\$25.00
Returned Deposit Fee:	\$25.00
Non-Sufficient Funds Fee:	\$30.00
CD Early Withdrawal Penalty:	
Term 1 - 18 Month	30 Days Interest
Term 24 & 36 Month	90 Days Interest
Term 60 Month	180 Days Interest

All Account Types: No minimum balance required. Interest Rates and APYs are current as of the effective date of this Deposit Rate Sheet. Fees could reduce earnings on these accounts. Rates may be subject to change without notice. Business Accounts are only available to Dealer Banking Customers.

Certificates of Deposit: Interest Rates and APYs for Certificates of Deposits are fixed and are guaranteed for the length of the term. All Certificates of Deposits may be subject to an early withdrawal penalty. All Certificates of Deposit are automatically renewable.

Money Market and Savings Accounts: Interest Rates and APYs on Money Market and Savings accounts may change after the account is open.

Products offered by Toyota Financial Savings Bank. Member FDIC.

FDIC INSURANCE: Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership" categories. Deposit accounts opened at Toyota Financial Savings Bank and Lexus Financial Savings Bank do not receive separate FDIC Insurance coverage and will be combined for purposes of determining the maximum deposit insurance coverage for those deposit accounts.