

PCSB BANK CERTIFICATE OF DEPOSIT ACCOUNT RATE SHEET

Rates Effective as of December 12, 2025

CD RATE SPECIALS

7 MONTH CD

3.75% APY*

INTEREST RATE: 3.68%

12 MONTH CD

3.40% APY*

INTEREST RATE: 3.34%

15 MONTH CD

3.50% APY*

INTEREST RATE: 3.44%

CERTIFICATE OF DEPOSIT ACCOUNTS

Account Type	Interest Rate	Annual Percentage Yield*	Interest Compounded	Interest Credited	Minimum Opening Balance
3 Month Certificate	0.10%	0.10%	Monthly	Monthly and at Maturity	\$500
6 Month Certificate	1.98%	2.00%	Monthly	Monthly and at Maturity	\$500
8 Month Certificate	0.10%	0.10%	Monthly	Monthly and at Maturity	\$500
18 Month Certificate	2.96%	3.00%	Monthly	Monthly and at Maturity	\$500
2 Year Certificate	3.20%	3.25%	Monthly	Monthly and at Maturity	\$500
30 Month Certificate	0.30%	0.30%	Monthly	Monthly and at Maturity	\$500
3 Year Certificate	0.30%	0.30%	Monthly	Monthly and at Maturity	\$500
4 Year Certificate	0.35%	0.35%	Monthly	Monthly and at Maturity	\$500
5 Year Certificate	0.45%	0.45%	Monthly	Monthly and at Maturity	\$500

*The Annual Percentage Yield (APY) shown is accurate as of December 12, 2025 and subject to change without notice. Minimum balance to open an account is \$500. There is no minimum balance required to avoid imposition of a fee or to earn the disclosed annual percentage yield. APY assumes that interest remains on deposit until maturity. CDs are subject to early withdrawal penalty. Fees will reduce earnings. The Interest Rate and APY are fixed and are in effect for the duration of the term specified. If you close your account before interest is credited, you will not receive accrued interest. Other terms and conditions may apply. Refer to the CD Disclosure or inquire with Customer Service for further information on account terms and conditions. Limited time offer. Subject to change without notice.