



**TOYOTA FINANCIAL SAVINGS BANK**

APYs and other disclosures

accurate as of:

2/19/2024

[toyotabank.com](http://toyotabank.com)

**Money Market and Savings**

BALANCE TIER LEVELS	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
<b>Personal Money Market</b>		
\$0.01 - \$9,999.99	3.00	3.04
\$10,000 - \$99,999.99	3.00	3.04
\$100,000 - \$999,999.99	3.40	3.45
\$1,000,000 & above	3.40	3.45
<b>Business Money Market</b>		
\$0.01 - \$9,999.99	1.65	1.66
\$10,000 - \$99,999.99	1.65	1.66
\$100,000 - \$999,999.99	2.40	2.43
\$1,000,000 & above	2.40	2.43
<b>Personal Savings</b>		
\$0.01 - \$9,999.99	0.10	0.10
\$10,000 - \$99,999.99	0.10	0.10
\$100,000 - \$999,999.99	0.50	0.50
\$1,000,000 & above	0.95	0.95
<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	0.45	0.45
\$1,000,000 & above	0.45	0.45

**Certificate of Deposit\***

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
1 Month	0.75	0.75
3 Month	3.50	3.55
6 Month	4.50	4.58
12 Month	4.55	4.63
18 Month	4.45	4.52
24 Month	4.20	4.27
36 Month	4.00	4.06
60 Month	3.85	3.91

\*New Certificate of Deposits opened on or after 12/01/2018

**Fee Schedule:**

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 Month	90 Days Interest
Term 36 & 60 Month	180 Days Interest



**For the most up-to-date interest rates and APYs, scan here or visit [toyotabank.com](http://toyotabank.com)**

**All Account Types:** Minimum balance to earn interest: \$0.01. Interest Rates and APYs are accurate as of the effective date of this Deposit Rate Sheet. Fees could reduce earnings on these accounts. APYs and other fees and terms stated here are subject to change without notice. Business Accounts are only available to Dealer Banking Customers. FDIC insurance available to legal limits. 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. Products offered by Toyota Financial Savings Bank and Lexus Financial Savings Bank.

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

**Personal Money Market & Personal Savings:** Minimum opening deposit for a Personal Money Market and a Personal Savings Account is \$500.00.

**Business Money Market & Business Savings:** Minimum opening deposit for a Business Money Market and a Business Savings account is \$2500.00.

**Certificates of Deposit:** Minimum opening deposit for a Certificate of Deposit account is \$1.00. Interest Rates and APYs for Certificates of Deposits are fixed and are guaranteed for the length of the initial term. All Certificates of Deposits may be subject to an early withdrawal penalty. All Certificates of Deposit are automatically renewable.

