



Rates effective as of 11/6/18. All rates subject to change without notice.
Fees could reduce earnings.

Consumer Rates - Deposit Accounts

Product	Interest Rate	APY ¹	Minimum Deposit to Open Account	Minimum Balance to Avoid a Maintenance Fee
Checking Accounts				
High Yield Checking ²	3.00%	3.05%	\$50	N/A
StarBanking Plus Checking ³	0.25%	0.25%	\$50	\$20,000; Seniors 55+, \$10,000
N.O.W. Checking	0.10%	0.10%	\$100	\$100
Money Market Advantage				
Balance \$0.01 - \$10,000	0.10%	0.10%	\$100 - New Money ONLY ⁴	N/A
Balance \$10,000+	1.50%	1.51%	\$100 - New Money ONLY ⁴	N/A
Tiered Money Market Plus⁵				
Balance \$100,000 - \$199,999	1.10%	1.11%	\$100,000 - New Money ONLY ⁴	\$100,000
Balance \$200,000 - \$999,999	1.50%	1.51%	\$100,000 - New Money ONLY ⁴	\$100,000
Balance \$1,000,000 - \$5,000,000	2.35%	2.38%	\$100,000 - New Money ONLY ⁴	\$100,000
Tiered Money Market				
Balance \$2,500 - \$9,999	0.05%	0.05%	\$2,500	N/A
Balance \$10,000 - \$24,999	0.10%	0.10%	\$2,500	N/A
Balance \$25,000 - \$49,999	0.25%	0.25%	\$2,500	N/A
Balance \$50,000+	0.25%	0.25%	\$2,500	N/A
Savings Accounts				
Money Market Savings ⁶	0.10%	0.10%	\$2,500	N/A
Statement Savings	0.10%	0.10%	\$100	N/A
Holiday Club	0.10%	0.10%	\$5 or first deposit must equal a club payment	\$100 at the end of the club period.
Kid's Club Account	0.50%	0.50%	\$10	N/A
Certificates of Deposit⁷				
30 Day	0.05%	0.05%	\$25,000	
91 Day	0.15%	0.15%	\$1,000	
6 Month	0.65%	0.66%	\$1,000	
1 Year	1.25%	1.28%	\$500	
1 Year StarBanking Plus	1.40%	1.43%	\$500	
13 Month	2.50%	2.57%	\$500	
15 Month	2.30%	2.36%	\$500	
15 Month StarBanking Plus	2.45%	2.52%	\$500	
17 Month Step-Up	1.22%	1.25%	\$1,000	
19 Month	2.65%	2.72%	\$500	
19 Month StarBanking Plus	2.80%	2.88%	\$500	
2 Year	1.50%	1.53%	\$500	
2 Year StarBanking Plus	1.65%	1.69%	\$500	
27 Month	2.85%	2.93%	\$500	
27 Month StarBanking Plus	3.00%	3.09%	\$500	
29 Month Step-Up	1.32%	1.35%	\$1,000	
3 Year	1.75%	1.79%	\$500	
3 Year StarBanking Plus	1.90%	1.95%	\$500	
4 Year	2.00%	2.05%	\$500	
4 Year StarBanking Plus	2.15%	2.20%	\$500	
54 Month	1.61%	1.65%	\$500	
54 Month StarBanking Plus	1.76%	1.80%	\$500	
5 Year	2.25%	2.31%	\$500	
5 Year StarBanking Plus	2.40%	2.46%	\$500	

¹APY = Annual Percentage Yield. Minimum balance required to obtain APY = \$0.01 (unless specified).

²On balances up to 25,000, if account qualifies. Balances over \$25,000 earn 0.25% interest rate on portion of balance over \$25,000, resulting in 3.05% - 0.25% APY depending on the balance. Non-qualifying accounts receive 0.05% APY. Monthly qualifying transactions – make 10 debit card purchases, sign up to receive eStatements and have at least one direct deposit or automatic payment post and clear your account. Qualifying transactions must post and clear during the monthly qualification cycle.

³\$20,000 combined balance in StarBanking Plus checking and any savings account. Seniors 55+ \$10,000 combined in required accounts. Monthly direct deposit required.

⁴New money means funds from outside Kearny Bank.

⁵First \$99,999 of your balance never earns interest. Accounts earn a blended rate based on the tier requirements.

⁶0.05% APY if balance drops below \$2,500.

⁷All CDs except for 30 day, 91 day and 6 month are available for IRA deposits. Penalty for early withdrawal may reduce earnings.

All interest rates are subject to change without notice. Restrictions apply. Contact your local branch for complete details. Member FDIC.