



Rates effective as of 04/11/25. 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				
Relationship Checking ²	0.15%	0.15%	\$2,500	\$2,500
	0.05%	0.05%	\$2,500	\$2,500
High Yield Checking ³				
\$0.01 - \$25,000	1.00%	1.00%	\$100	N/A
\$25,000.01 or more	0.15%	1.00% - 0.25%	\$100	
Senior Checking ⁴	0.15%	0.15%	\$100	N/A
Savings & Money Market Accounts				
Statement Savings	0.05%	0.05%	\$100	N/A
Holiday Club	0.10%	0.10%	\$5	N/A
Kid's Club Account	0.25%	0.25%	\$10	N/A
Relationship Money Market ⁵				
Tier 1	0.05%	0.05%	\$15,000	\$15,000
Tier 2	3.44%	3.50%	\$15,000-\$99,999.99	\$15,000
Tier 3	3.59%	3.66%	\$100,000-\$249,999.99	\$15,000
Tier 4	3.68%	3.75%	\$250,000-\$499,999.99	\$15,000
Tier 5	3.78%	3.85%	\$500,000-\$999,999.99	\$15,000
Tier 6	3.92%	4.00%	\$1,000,000+	\$15,000
Advantage Money Market ⁶				
\$0.01 - \$25,000	0.05%	0.05%	\$25,000	\$10,000
\$25,000.01+	2.96%	3.00%	\$25,000	\$10,000
Certificates of Deposit ⁷				
30 Day	0.05%	0.05%	\$25,000	N/A
91 Day	0.05%	0.05%	\$1,000	N/A
4 Month	3.87%	4.00%	\$500	N/A
6 Month	0.05%	0.05%	\$1,000	N/A
7 Month	3.87%	4.00%	\$500	N/A
10 Month	3.63%	3.75%	\$500	N/A
1 Year	2.44%	2.50%	\$500	N/A
13 Month	3.39%	3.50%	\$500	N/A
18 Month	2.19%	2.25%	\$500	N/A
19 Month	3.25%	3.35%	\$500	N/A
2 Year	0.39%	0.40%	\$500	N/A
3 Year	0.54%	0.55%	\$500	N/A
4 Year	0.69%	0.70%	\$500	N/A
5 Year	2.92%	3.00%	\$500	N/A

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

² New money only, not existing money currently on deposit at Kearny Bank. Requirements: receive monthly eStatements, and maintain an average daily balance of at least \$2,500. To earn higher interest: receive monthly eStatements, maintain an average daily balance of at least \$2,500, and receive 1 direct deposit each statement cycle. Available for personal accounts only.

³ 1.00% APY applies to balances up to and including \$25,000 and 1.00% – 0.25% APY applies to balances over \$25,000. If terms are not met, 0.05% APY applies to entire balance. Minimum average daily balance to earn APY is \$100. Monthly qualifying transactions – make 10 point of sale transactions that post and clear, sign up to receive monthly 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.

⁴Personal account only. Primary account holder must be at least 60 years of age.

⁵This account requires a deposit of new money only. New money means funds from outside Kearny Bank. Requirements: Maintain at least \$15,000 daily average balance to avoid \$20 minimum balance fee. A \$3.00 paper statement fee will be assessed each monthly statement cycle, after the first two statement cycles, if you do not maintain eStatements. Relationship Money Market is available for personal accounts only. Restrictions apply. Contact your local branch today for complete details.

⁶This account requires a deposit of new money only. New money means funds from outside of Kearny Bank. Maximum account balance to earn the 3.00% APY promotion is \$5 million. To earn the 3.00% APY on the entire balance, maintain a daily balance over \$25,000. Daily balances \$25,000 and under will earn .05% APY. To waive minimum balance fee of \$10, maintain a daily balance of at least \$10,000. Advantage Money Market is available for personal accounts only. Fees may reduce earnings. Rates may change after account opening. Restrictions apply.

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

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