

## Consumer Rates - Deposit Accounts

Product	Interest Rate	APY <sup>1</sup>	Minimum Deposit to Open Account	Avoid a Maintenance Fee
<b>Checking Accounts</b>				
Relationship Checking <sup>2</sup>	0.65%	0.65%	\$2,500	\$2,500
	0.10%	0.10%	\$2,500	\$2,500
High Yield Checking <sup>3</sup>				
\$0.01 - \$25,000	1.24%	1.25%	\$100	N/A
\$25,000.01 or more	0.25%	1.25% - 0.37%	\$100	
Senior Checking <sup>4</sup>	0.25%	0.25%	\$100	N/A
<b>Savings &amp; Money Market Accounts</b>				
Statement Savings	0.10%	0.10%	\$100	N/A
Holiday Club	0.10%	0.10%	\$5	N/A
Kid's Club Account	0.25%	0.25%	\$10	N/A
<b>Relationship Building Money Market<sup>5</sup></b>				
If qualifications are not met	0.25%	0.25%	\$15,000	\$15,000
If qualifications are met	0.75%	0.75%	\$15,000	\$15,000
If qualifications are met plus an active Kearny Bank consumer checking account with monthly direct deposit	1.00%	1.00%	\$15,000	\$15,000
<b>Certificates of Deposit<sup>6</sup></b>				
30 Day	0.05%	0.05%	\$25,000	N/A
91 Day	0.15%	0.15%	\$1,000	N/A
6 Month	0.39%	0.40%	\$1,000	N/A
1 Year	0.74%	0.75%	\$500	N/A
2 Year	0.64%	0.65%	\$500	N/A
3 Year	0.69%	0.70%	\$500	N/A
4 Year	0.74%	0.75%	\$500	N/A
5 Year	0.88%	0.90%	\$500	N/A

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

<sup>2</sup>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.

<sup>3</sup>1.25% APY applies to balances up to and including \$25,000 and 1.25% – 0.37% APY applies to balances over \$25,000. If terms are not met, 0.05% APY applies to entire balance. 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.

<sup>4</sup>Personal account only. Primary account holder must be at least 60 years of age.

<sup>5</sup>New money only, not existing money currently on deposit at Kearny Bank. Requirements: receive monthly eStatements; maintain average daily balance of \$15,000 or more; maintain an active Kearny Bank consumer checking account with direct deposit. 0.25% APY when daily average balance falls below \$15,000. Maintain at least \$15,000 daily average balance to avoid \$20 monthly fee. Withdrawals, transfers, and third party debit transactions are limited to 6 per statement cycle. Personal accounts only.

<sup>6</sup>All CDs except for 30 day and 91 day 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.