

Deposit Account Rates



APYs are accurate as of 3/31/2025

Account	Minimum Balance Range required to obtain APYs	Interest Rate	Annual Percentage Yield (APY)
<i>Promotional</i> 6-Month Certificate of Deposit ¹	Initial Deposit Amount	4.00%	4.04%
8-Month Certificate of Deposit	Initial Deposit Amount	1.50%	1.50%
<i>Promotional</i> 6-Month Certificate of Deposit ^{1,2}	Initial Deposit Amount	4.75%	4.80%
Ocean Personal Savings	\$0-\$99,999.99	0.10%	0.10%
Ocean Personal Savings <i>for Young Savers</i>	\$100,000.00 and above	0.20%	0.20%

Interest Rates/APYs may vary after account opening and are subject to change without notice.

Other service fees may apply. Fees may reduce earnings. Refer to the Schedule of Fees and Service Charges. Maintain a minimum balance of your initial CD deposit amount in the account each day to obtain the disclosed APY.

¹ Must be new money to Ocean Bank. New money is funds not currently on deposit at Ocean Bank.

² Promotion only available to consumers located in Boca Raton, FL.