

build something beautiful. |  beneficial state bank

Our Rates

In 2007, we launched a bank in the image of the great pioneering, socially-responsible banks of the 1970's. Our 2.0 effort was to solve for the excesses of the megabanks. We could only then guess at the extent of those damages but we felt that maximizing profits at all costs created real problems and that too many people were not getting fair and transparent financial services. In particular, too little funding was going to the new economy -- an economy that is fully inclusive, racially and gender just, and ecologically sound. *So after years into this journey to practice beneficial banking, what have we learned?*

Stakeholders are broad and include our depositors, our communities, and the ecological commons.

Of course, we are most dedicated to enabling our customers -- depositors and borrowers -- to realize their hero's journey through beneficial banking. But we give special deference to our depositors, the original crowd-funders, who entrust their money with us to enable the economy and society they wish to see. Through the leveraged model of a bank and the privilege of FDIC insurance, their deposit funding is powerful and needs to produce benefit to all, harm to none.

Measurement counts.

We commit at least 75% of our loans to borrowers -- be they businesses, non-profits, or citizens -- who are producing sustainable and socially just goods and services. The greater preponderance of our loan dollars go to affordable housing, sustainable food, renewable energy and the like and a significant number of our borrowers are women or minority controlled, non-profits, or social enterprises. We will soon also be able to report more detailed outcomes -- affordable housing units financed, living wage fully-benefitted jobs created, or renewable kilowatts produced. On top of that, we measure our own corporate behaviors carbon/landfill/water footprint, social justice practices, and more -- to improve our own way of showing up in the world. the good we've done. Banks must be just as committed to avoiding harm as they are to supporting good.

Why not let your deposits amplify your own work through a powerful model?

Each depositor is insured to at least \$250,000 at Beneficial State, for more information visit www.fdic.gov/deposit. Over that amount, you can take advantage of our participation in CDARs, a brokered deposit network that for a small fee allows you to gain FDIC insurance on much larger certificates of deposit at competitive rates. Please take a look at our current rates for all bank products and let us know if a beneficial banker might answer any questions you might have or assist you in placing a deposit at Beneficial State Bank. You DESERVE a bank like this!

Business / Nonprofit

- Loans & Lines of Credit
- Checking, Savings & Certificate of Deposits
- Business Online Banking: ACH, Positive Pay, Remote Deposit Capture & Wire Transfers
- Merchant Services

Personal

- Personal Loans
- Checking, Saving & Investing Accounts
- Online & Mobile Banking
- Bill Payment Services
- Credit Cards

Rates (SI Core): Effective August 1, 2018**Current Deposit Rates for PositiveChange Savings Accounts**

Balance Tiers	Money Market		Business Money Market		Savings		IDA		Business Savings	
	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	0.30%	0.30%	0.30%	0.30%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
\$25,000 - \$99,999.99	0.30%	0.30%	0.30%	0.30%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
\$100,000 - \$249,999.99	0.40%	0.40%	0.40%	0.40%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
\$250,000 - \$999,999.99	0.40%	0.40%	0.40%	0.40%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
\$1 million and above	0.45%	0.45%	0.45%	0.45%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%

Rates and annual percentage yield on all savings accounts are variable and subject to change at the bank's discretion. Assessment of fees can reduce principal and earnings.

Current Deposit Rates for PositiveChange Checking Accounts

Balance Tiers	Interest Checking		Interest Business Checking	
	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	0.10%	0.10%	0.10%	0.10%
\$25,000 - \$99,999.99	0.15%	0.15%	0.20%	0.20%
\$100,000 - \$249,999.99	0.15%	0.15%	0.30%	0.30%
\$250,000 - \$999,999.99	0.15%	0.15%	0.30%	0.30%
\$1 million and above	0.15%	0.15%	0.30%	0.30%

Beneficial State offers Interest on Lawyer Trust Accounts (IOLTA), please inquire with your representative for rates.

Rates and annual percentage yield on all checking accounts are variable and subject to change at the bank's discretion. A monthly service charge will be assessed on all checking accounts if the balance falls below the daily minimum requirement; however the account will continue to earn interest. Assessment of fees can reduce principal and earnings.

Rates (SI Core): Effective August 1, 2018**Current Deposit Rates for PositiveChange CD and IRA**

(Traditional, Roth, Education Savings & IRA Accounts)

Balance Tiers	3 months		6 months		12 months		24 months	
	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	0.55%	0.55%	0.70%	0.70%	1.0%	1.01%	1.35%	1.36%
\$25,000-\$99,999.99	0.55%	0.55%	0.70%	0.70%	1.0%	1.01%	1.35%	1.36%
\$100,000 - \$249,999.99	0.60%	0.60%	0.75%	0.75%	1.15%	1.16%	1.40%	1.41
\$250,000 - \$999,999.99	0.60%	0.60%	0.75%	0.75%	1.15%	1.16%	1.40%	1.41%
\$1,000,000 and above	0.60%	0.60%	0.75%	0.75%	1.15%	1.16%	1.40%	1.41%

Balance Tiers	36 months		48 months		60 months	
	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
\$.01 - \$24,999.99	1.40%	1.41%	1.55%	1.56%	1.95%	1.97%
\$25,000-\$99,999.99	1.40%	1.41%	1.55%	1.56%	1.95%	1.97%
\$100,000 - \$249,999.99	1.60%	1.61%	1.70%	1.72%	2.10%	2.12%
\$250,000 - \$999,999.99	1.60%	1.61%	1.70%	1.72%	2.10%	2.12%
\$1,000,000 and above	1.60%	1.61%	1.70%	1.72%	2.10%	2.12%

- \$250 minimum opening balance required for all Certificates of Deposit. Penalties may be imposed for early withdrawal.
- Assessment of penalties can reduce principal and earnings.
- All of our IRA products allow for additional deposits, up to the federal maximum contribution limits.
- Penalties may be imposed for early withdrawal unless you are eligible for penalty-free distributions under the IRS regulations. Assessment of penalties can reduce principal and earnings.

CDARS/Insured Cash Sweep (ICS)

Large deposits may be FDIC fully-insured through our partner, Promontory Network. Please contact a Client and Treasury Manager for more information on the CDARS or ICS programs and interest rates.

Important Notes: This information is used in conjunction with other disclosure information about your accounts. All accounts listed except Certificates are variable rate accounts. As such, the interest rate may change at any time. Interest Rates and Annual Percentage Yields (APY)s are subject to change. The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365 day period. The APY is determined using the daily collected balance method. The APY assumes that interest will remain on deposit until maturity. If interest is withdrawn prior to maturity, earnings will be reduced. Fees could reduce the earnings on these accounts. Certificate accounts may have a substantial penalty for early withdrawal. *APY = Annual Percentage Yield