

## **Bank Interest Rates and Terms**

Dear Valued Customers,

We are pleased to provide you with detailed information about our bank's current interest rates and terms. We are committed to offering competitive rates to help you achieve your financial goals.

Below you will find an overview of our various interest rates:

### **1. Savings Account:**

- Annual Percentage Yield (APY): 0.50%
- Minimum Balance Requirement: \$500
- Interest Compounded: Monthly

### **2. Certificates of Deposit (CDs):**

- 6-month CD: APY 1.00%
- 12-month CD: APY 1.25%
- 24-month CD: APY 1.50%
- Minimum Deposit Requirement: \$1,000

### **3. Money Market Account:**

- APY Tier 1 (up to \$10,000): 0.75%
- APY Tier 2 (\$10,001 - \$50,000): 1.00%
- APY Tier 3 (\$50,001 and above): 1.25%
- Minimum Opening Deposit: \$2,500

### **4. Mortgage Loans:**

- Fixed-Rate Mortgage: Starting at 3.50%
- Adjustable-Rate Mortgage (ARM): Starting at 2.75%
- Terms: 15 years, 30 years

### **5. Personal Loans:**

- Personal Loan APR: Starting at 7.99%
- Terms: 1 year to 5 years

Please note that interest rates are subject to change and may vary based on individual creditworthiness and market conditions. For the most up-to-date rates and personalized offers, we encourage you to visit our website or contact our customer service team.

We are here to assist you in achieving your financial aspirations. If you have any questions or require further information, please don't hesitate to reach out to our dedicated staff.

Thank you for choosing our bank as your trusted financial partner.

Sincerely,

Chaya yazersky

Head of DelphiWealth bank international

A handwritten signature in black ink, consisting of a series of fluid, overlapping loops and curves, positioned below the printed name and title.