

# TAKE ADVANTAGE OF THESE GREAT RATES

## Certificate of Deposit

12 Month \$5,000 minimum, **4.25% APY**<sup>1</sup>

60 Month \$5,000 minimum, **3.75% APY**<sup>1</sup>

60 Month Bump-up CD, after 12 months  
\$5,000 minimum, **3.50% APY**<sup>2</sup>

## Premier Money Market

\$250,000 minimum, **4.25% APY**<sup>3</sup>

Rate guaranteed through 6/30/2025



[www.inbk.com](http://www.inbk.com)



- 9380 W Ballard Rd. Des Plaines, IL Tel: 847-297-2222
- 1860 N Mannheim Rd. Stone Park, IL Tel: 708-410-2899
- 611 Green Bay Rd. Wilmette, IL Tel: 847-920-1400
- 5069 N Broadway, Chicago, IL Tel: 773-769-2899
- 217 W Cermak Road, Chicago, IL Tel: 312-842-2899
- 2 West Main Street, Port Jervis, NY Tel: 845-672-0128



All APYs (Annual Percentage Yield) accurate as of 01/18/2025. \$5,000 minimum to obtain promotional rate for the above CDs terms. Funds limited to maximum \$1,000,000 per local household or business. Promotional rates are eligible for IRAs at terms of 12m and up. Funds must be new to International Bank of Chicago based on customer's total balances as of 01/17/2025. <sup>1</sup>A significant penalty may be imposed for early withdrawal and fees may reduce earnings. Promotion is not available to brokers or financial institutions. <sup>2</sup>Lock-down period: 12 months. You cannot request to change the interest rate on your account for the first 12 months After 12 months you have one-time to increase the annual percentage yield for the remaining term to then current 1 year Treasury Bill with constant maturity (published weekly in the Wall Street Journal) +0.25% . Maximum rate cannot exceed 6.00% APY. Upon maturity, the account will renew to a regular 60 month term certificate at then current rate without bump-up option. <sup>3</sup> Minimum \$250,000 to receive promotional rate of 4.25% APY; accounts with balances from \$250,000 to \$1,000,000 earn 4.25% APY; accounts with balances from \$1,000,001 to \$1,500,000 earn 4.15% APY, and accounts with balances from \$1,500,001 or more earn 4.05% APY; guaranteed through 06/30/2025. No interest earned and a fee of \$5.00 will be imposed every month if the balance in the account falls below \$250,000. OTHER FEES MAY APPLY. PLEASE SEE OUR FEE SCHEDULE. Offers may end at any time without prior notice.