

**Sandy Spring Bank
Consumer Rates
Effective 07/24/2024**

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
Premier Banking ¹			
\$.01 up to \$9,999.99	\$50 in Premier Banking (\$15,000 in combined deposits and outstanding personal loans or lines of credit)	0.010%	0.01%
\$10,000 up to \$24,999.99		0.010%	0.01%
\$25,000 up to \$49,999.99		0.010%	0.01%
\$50,000 up to \$99,999.99		0.010%	0.01%
\$100,000 and above		0.010%	0.01%
Senior Interest Banking			
\$.01 up to \$2499.99	\$50.00	0.010%	0.01%
\$2500 up to \$9,999.99		0.010%	0.01%
\$10,000 and above		0.010%	0.01%
Advance Banking	\$50.00	Contact us for current rates.	
Simple HSA			
\$.01 up to \$1,999.99	\$0.00	0.010%	0.01%
\$2,000 up to \$9,999.99		0.010%	0.01%
\$10,000 and above		0.010%	0.01%
Regular Savings	\$25.00	0.250%	0.25%
Young Savers			
\$.01 up to \$299.99	\$10.00	0.250%	0.25%
\$300 and above		0.250%	0.25%
High Yield Savings	\$25.00	Contact us for current rates.	
Money Market Reserve²	\$100,000.00	Contact us for current rates.	
Premier Money Market Savings³	Rate During 6 Month Guarantee	4.163%	4.25%
\$.01 up to \$9,999.99	\$10,000	0.000%	0.00%
\$10,000 up to \$24,999.99		1.341%	1.35%
\$25,000 up to \$49,999.99		1.932%	1.95%
\$50,000 up to \$99,999.99		2.519%	2.55%
\$100,000 up to \$249,999.99		3.102%	3.15%
\$250,000 and above		3.441%	3.50%
Money Market Savings			
\$.01 up to \$2,499.99	\$2,500.00	0.250%	0.25%
\$2,500 up to \$24,999.99		0.250%	0.25%
\$25,000 up to \$49,999.99		0.250%	0.25%
\$50,000 up to \$99,999.99		0.250%	0.25%
\$100,000 and above		0.250%	0.25%
IRA/ESA Savings			
\$.01 up to \$9,999.99	\$25.00	0.250%	0.25%
\$10,000 up to \$24,999.99		0.250%	0.25%
\$25,000 up to \$49,999.99		0.250%	0.25%
\$50,000 up to \$99,999.99		0.250%	0.25%
\$100,000 and above		0.250%	0.25%

Rates are subject to change without notice

Rates may change after account opening. Fees could reduce earnings. For tiered rate accounts, on any day that the collected balance is within a specific tier, the interest rate and annual percentage yield for that tier will be paid on the entire collected balance. Some accounts may not be available to all depositors. Please see our Personal Deposit Account Agreement for eligible depositors and for other provisions applicable to checking and savings accounts. To check our current rates, please call us at 301-774-6400 or 1-800-399-5919 and press 3 for our Client Service Center or go to www.sandyspringbank.com.

¹Premier Banking requires \$15,000 in combined deposits and outstanding personal installment loans or lines of credit or maintain a Commercial Checking account with Sandy Spring Bank to avoid a monthly fee.

²Deposit must originate from a non-Sandy Spring Bank account.

³Deposit must originate from a non-Sandy Spring Bank account. This is a variable rate account subject to change at any time without notice, except during the first six months after account opening. During the first 6 months, the account will earn no less than the APY stated at account opening. Premier Money Market is only available to clients who open or maintain a Premier Banking or Private Banking checking account. Offer available for a limited time. Available for IRAs.

*Rates are subject to change without notice. Member FDIC

**Sandy Spring Bank
Commercial Rates
Effective 07/24/2024**

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
Business Interest Checking	\$50.00	0.010%	0.01%
Business Savings	\$25.00	0.250%	0.25%
Business High Yield Savings	\$25.00	Contact us for current rates.	
Business Money Market Reserve¹	\$100,000.00	Contact us for current rates.	
Business Premier Money Market Savings²	Rate During 6 Month Guarantee	4.163%	4.25%
\$.01 up to \$9,999.99	\$10,000	0.000%	0.00%
\$10,000 up to \$24,999.99		1.341%	1.35%
\$25,000 up to \$49,999.99		1.932%	1.95%
\$50,000 up to \$99,999.99		2.519%	2.55%
\$100,000 up to \$249,999.99		3.102%	3.15%
\$250,000 and above		3.441%	3.50%
Business Money Market Savings	\$2,500.00		
\$.01 up to \$2,499.99		0.250%	0.25%
\$2,500 up to \$24,999.99		0.250%	0.25%
\$25,000 up to \$49,999.99		0.250%	0.25%
\$50,000 up to \$99,999.99		0.250%	0.25%
\$100,000 and above		0.250%	0.25%
Maryland IOLTA Checking	\$50.00	3.030%	3.03%
DC IOLTA Checking	\$50.00	3.580%	3.58%
Virginia IOLTA Checking	\$50.00	3.030%	3.03%
CRESPA Checking	\$50.00	3.030%	3.03%
MAHT Checking	\$50.00	0.200%	0.20%
Escrow Management Interest Public Funds	\$0.00	0.100%	0.10%
Escrow Management Interest	\$0.00	0.100%	0.10%

Rates are subject to change without notice

Rates may change after account opening. Fees could reduce earnings. For tiered rate accounts, on any day that the collected balance is within a specific tier, the interest rate and annual percentage yield for that tier will be paid on the entire collected balance. Some accounts may not be available to all depositors. Please see our Commercial Deposit Account Agreement for eligible depositors and for other provisions applicable to checking and savings accounts. To check our current rates, please call us at 301-774-6400 or 1-800-399-5919 and press 3 for our Client Service Center or go to www.sandyspringbank.com.

¹Deposit must originate from a non-Sandy Spring Bank account.

²Business Premier Money Market Savings is available only to clients who open or maintain any commercial or business checking account. Deposit must originate from a non-Sandy Spring Bank account. Maximum opening deposit \$10,000,000.00. This is a variable rate account subject to change at any time without notice, except during the first 6 months after account opening. During the first 6 months, the account will earn no less than the APY stated at account opening. Offer available for a limited time.

*Rates are subject to change without notice. Member FDIC

**Sandy Spring Bank
Certificate of Deposits Rates
Effective 07/24/2024**

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
30 day	\$10,000.00	0.100%	0.10%
60 day	\$10,000.00	0.150%	0.15%
90 day	\$10,000.00	0.250%	0.25%
6-11 Month	\$1,000.00	3.441%	3.50%
12-17 Month	\$1,000.00	4.163%	4.25%
18-23 Month	\$1,000.00	3.923%	4.00%
24-29 Month	\$1,000.00	3.441%	3.50%
30-35 Month	\$1,000.00	3.441%	3.50%
36-47 Month	\$1,000.00	3.441%	3.50%
48-59 Month	\$1,000.00	3.441%	3.50%
60 month	\$1,000.00	3.441%	3.50%
7 Month Promotional ¹	\$2,500.00	4.641%	4.75%
8 Month Special ²	\$500.00	4.880%	5.00%
13 Month No Penalty ³	\$5,000.00	3.199%	3.25%
13 Month No Penalty ³	\$25,000.00	3.682%	3.75%
14 Month Special ⁴	\$2,500.00	4.641%	4.75%
24 Month Special ⁵	\$500.00	4.163%	4.25%
35 Month Special ⁶	\$2,500.00	3.923%	4.00%

Rates are subject to change without notice

Interest is compounded daily. A penalty may be imposed for early withdrawal. Fees could reduce earnings. It is our policy to credit interest monthly to your Certificate of Deposit. The annual percentage yields listed above assume interest is credited monthly and remains on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate and corresponding annual percentage yield will be paid for the full term of the account for fixed rate Certificates of Deposit.

To check our current rates, please call us at 301-774-6400 or 1-800-399-5919 and press 3 for our Client Service Center or go to www.sandyspringbank.com.

Provisions applicable to Certificates of Deposit For all Certificates of Deposit you may elect to have interest credited to another of your accounts with us or to you directly by check, monthly, quarterly, semi-annually, or annually. For Certificates of Deposit with a term of 12 months or less, you may also elect to have interest credited at maturity only.

For other provisions applicable to Certificates of Deposit, please see our Personal or Commercial Deposit Account Agreement and, if you are opening an account, your receipt.

¹The 7 Month Promotional CD will automatically renew for an 12 month term from the initial and each succeeding maturity date at the interest rate then being offered by us for your type of account. Maximum opening deposit is \$10,000,000.

²The 8 Month CD Special opening deposit must originate from a non-Sandy Spring Bank account. The 8 Month CD Special will automatically renew for a 12 month term from the initial and each succeeding maturity date at the interest rate then being offered by us for your type of account. The 8 Month CD Special is not available for institutional investors, public funds or in conjunction with other promotional offers. Maximum opening deposit is \$10,000,000.

³You may make one withdrawal during the initial term of the account without incurring a penalty from Sandy Spring Bank. Federal penalties may apply.

⁴The 14 Month CD Special opening deposit must originate from a non-Sandy Spring Bank account. The 14 Month CD Special will automatically renew for an 18 month term from the initial and each succeeding maturity date at the interest rate then being offered by us for your type of account. The 14 Month CD Special is not available for institutional investors, public funds or in conjunction with other promotional offers. Maximum opening deposit is \$1,000,000.

⁵The 24 Month CD Special opening deposit must originate from a non-Sandy Spring Bank account. The 24 Month CD Special will automatically renew for another 24 month term from the initial and each succeeding maturity date at the interest rate then being offered by us for your type of account. The 24 Month CD Special is not available for institutional investors, public funds or in conjunction with other promotional offers. Maximum opening deposit is \$1,000,000.

⁶The 35 Month CD Special opening deposit must originate from a non-Sandy Spring Bank account. The 35 Month CD Special will automatically renew for an 36 month term from the initial and each succeeding maturity date at the interest rate then being offered by us for your type of account. The 35 Month CD Special is not available for institutional investors, public funds or in conjunction with other promotional offers. Maximum opening deposit is \$1,000,000.

*Rates are subject to change without notice. Member FDIC