

# Sandy Spring Bank

## Rate Sheet

### Consumer Checking and Savings Accounts

Effective 06/12/2019 - 06/18/2019

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
<b>Premier Banking</b> <sup>1</sup>			
\$.01 up to \$9,999.99	\$50 in Premier Banking (\$10,000 in combined deposits and outstanding personal loans or lines of credit)	0.050%	0.05%
\$10,000 up to \$24,999.99		0.050%	0.05%
\$25,000 up to \$49,999.99		0.050%	0.05%
\$50,000 up to \$99,999.99		0.050%	0.05%
\$100,000 and above		0.050%	0.05%
<b>Senior Interest Banking</b>			
\$.01 up to \$2,499.99	\$50	0.050%	0.05%
\$2,500 to \$9,999.99		0.050%	0.05%
\$10,000 and above		0.050%	0.05%
<b>Simple HSA</b>			
\$.01 up to \$1,999.99	\$0	0.050%	0.05%
\$2,000 up to \$9,999.99		0.050%	0.05%
\$10,000 and above		0.050%	0.05%
<b>Regular Savings</b>	\$25	0.050%	0.05%
<b>Young Savers</b>			
\$.01 up to \$299.99	\$10	0.050%	0.05%
\$300 and above		0.050%	0.05%
<b>Premier Money Market Savings</b> <sup>2</sup>			
\$.01 up to \$9,999.99	Rate During 6 Month Guarantee  \$10,000.00	2.079%	2.10%
\$10,000 up to \$24,999.99		0.000%	0.00%
\$25,000 up to \$49,999.99		0.050%	0.05%
\$50,000 up to \$99,999.99		0.380%	0.38%
\$100,000 up to \$249,999.99		0.768%	0.77%
\$250,000 and above		1.144%	1.15%
<b>Money Market Savings</b>			
\$.01 up to \$2,499.99	\$2,500	0.030%	0.03%
\$2,500 up to \$24,999.99		0.030%	0.03%
\$25,000 up to \$49,999.99		0.030%	0.03%
\$50,000 up to \$99,999.99		0.030%	0.03%
\$100,000 and above		0.030%	0.03%
<b>IRA/ESA Savings</b>			
\$.01 up to \$9,999.99	\$25	0.030%	0.03%
\$10,000 up to \$24,999.99		0.030%	0.03%
\$25,000 up to \$49,999.99		0.030%	0.03%
\$50,000 up to \$99,999.99		0.030%	0.03%
\$100,000 and above		0.030%	0.03%

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](http://www.sandyspringbank.com).

<sup>1</sup> Premier Banking requires \$10,000 in combined deposits and outstanding personal installment loans or lines of credit or an Investment or Trust account with Sandy Spring Wealth Management to avoid a monthly fee.

<sup>2</sup> Deposit must originate from a non-Sandy Spring Bank account. This is a variable rate account subject to change at any time without notice. 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, Private Banking or Signature Banking checking account. Offer available for a limited time. Available for IRAs.

# Sandy Spring Bank

## Commercial Checking and Savings Accounts

Effective 06/12/2019 - 06/18/2019

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield (APY)
<b>Business Interest Checking</b>	\$50	0.050%	0.05%
<b>Business Savings</b>	\$25	0.050%	0.05%
<b>Business Premier Money Market Savings<sup>1</sup></b>	Rate During 6 Month Guarantee	2.079%	2.10%
\$.01 up to \$9,999.99		0.000%	0.00%
\$10,000 up to \$24,999.99		0.050%	0.05%
\$25,000 up to \$49,999.99	\$10,000.00	0.360%	0.36%
\$50,000 up to \$99,999.99		0.728%	0.73%
\$100,000 up to \$249,999.99		1.085%	1.09%
\$250,000 and above		1.440%	1.45%
<b>Business Money Market Savings</b>			
\$.01 up to \$2,499.99		0.030%	0.03%
\$2,500 up to \$24,999.99		0.030%	0.03%
\$25,000 up to \$49,999.99	\$2,500	0.030%	0.03%
\$50,000 up to \$99,999.99		0.030%	0.03%
\$100,000 and above		0.030%	0.03%
<b>Maryland IOLTA Checking</b>	\$50	1.380%	1.38%
<b>DC IOLTA Checking</b>	\$50	1.630%	1.63%
<b>Virginia IOLTA Checking</b>	\$50	0.250%	0.25%
<b>CRESPA Checking</b>	\$50	0.250%	0.25%
<b>MAHT Checking</b>	\$50	0.250%	0.25%
<b>Escrow Management Interest Public Funds</b>	\$0	0.150%	0.15%
<b>Escrow Management Interest</b>	\$0	0.200%	0.20%

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](http://www.sandyspringbank.com).

<sup>1</sup> Business Premier Money Market Savings is only available 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. During the first 6 months, the account will earn no less than the APY stated at account opening. Offer available for a limited time.

# Sandy Spring Bank

## Certificate of Deposit - Consumer and Commercial

Effective 06/12/2019 - 06/18/2019

Product	Minimum Opening Balance	Interest Rate	Annual Percentage Yield
30 Day	\$10,000	0.599%	0.60%
60 Day	\$10,000	0.698%	0.70%
90 Day	\$10,000	1.243%	1.25%
6-11 Month	\$1,000	1.292%	1.30%
12-17 Month	\$1,000	1.686%	1.70%
18-23 Month	\$1,000	1.785%	1.80%
24-29 Month	\$1,000	1.932%	1.95%
30-35 Month	\$1,000	1.981%	2.00%
36-47 Month	\$1,000	2.128%	2.15%
48-59 Month	\$1,000	2.275%	2.30%
60 Month	\$1,000	2.372%	2.40%
5 Month Promotional <sup>1</sup>	\$2,500	1.883%	1.90%
8 Month CD Special <sup>2</sup>	\$1	2.275%	2.30%
13 Month No Penalty <sup>3</sup>	\$5,000	0.698%	0.70%
	\$25,000	1.193%	1.20%
14 Month Promotional <sup>4</sup>	\$2,500	2.421%	2.45%
16 Month CD Special <sup>5</sup>	\$1	2.616%	2.65%
35 Month Bump Up <sup>6</sup>	\$2,500	2.616%	2.65%

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](http://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.

<sup>1</sup> The 5 Month Promotional CD will automatically renew for an 6 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.

<sup>2</sup> The 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 CD is not available for institutional investors, public funds, IRA's or in conjunction with other promotional offers. Maximum opening deposit is \$1,000,000.

<sup>3</sup> One penalty free withdrawal may be made during the initial term of the account.

<sup>4</sup> The 14 Month Promotional CD 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. Maximum opening deposit is \$10,000,000.

<sup>5</sup> The 16 Month CD Special opening deposit must originate from a non-Sandy Spring Bank account. The 16 Month CD Special will automatically renew for a 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 16 Month CD Special CD is not available for institutional investors, public funds or in conjunction with other promotional offers. Maximum opening deposit is \$1,000,000.

<sup>6</sup> If the interest rate on our standard 36 Month CD is higher than the current interest rate on your 35 Month Bump-Up CD, you may elect to bump-up to the higher interest rate which will be paid for the remainder of the initial term. Option to adjust the interest rate is one time only during the initial term and requires you to visit a Sandy Spring Bank community office to redeem before the maturity date. The 35 Month Bump-Up CD will automatically renew as a 36 Month standard CD at the interest rate then being offered by us for your type of account. The Bump-Up CD is not available for IRAs, institutional investors, public funds or in conjunction with other promotional offers. Maximum opening deposit is \$10,000,000.