

**Survey of leading Miami Valley bank and credit union certificate rates as of April 14, 2022.**

PNC – <https://www.pnc.com/en/rates/cds/45429/NA>

Term	Interest Rate	APY
1 month	0.02%	0.02%
6 months	0.02%	0.02%
12 months	0.02%	0.02%
18 months	0.02%	0.02%
24 months	0.02%	0.02%
36 months	0.02%	0.02%
48 months	0.02%	0.02%
60 months	0.02%	0.02%

Fifth Third Bank - <https://openonline.53.com/product/rates/cd?zipcode=45429>

Term	Interest Rate	APY
7-89 days	0.01%	0.01%
3-6 months	0.01%	0.01%
6-12 months	0.01%	0.01%
12-24 months	0.01%	0.01%
24-36 months	0.01%	0.01%
36-48 months	0.01%	0.01%
48-60 months	0.01%	0.01%
60-84 months	0.01%	0.01%

Chase - <https://www.chase.com/content/dam/chase-ux/ratesheets/pdfs/rdoh7.pdf>

Term	Interest Rate	APY
1-2 months	0.01%	0.01%
3-5 months	0.01%	0.01%
6-8 months	0.01%	0.01%
9-11 months	0.01%	0.01%
15-17 months	0.01%	0.01%
18-20 months	0.01%	0.01%
21-23 months	0.01%	0.01%
30-35 months	0.01%	0.01%
42-47 months	0.01%	0.01%
48-83 months	0.01%	0.01%

Farmers and Merchants Bank – <https://www.bankwithfm.com/services-tools/tools/rates.html#cds>

Term	Interest Rate	APY
1 month	0.10%	0.10%
3 months	0.15%	0.15%
6 months	0.20%	0.20%
12 months	0.25%	0.25%
18 months	0.25%	0.25%
24 months	0.30%	0.30%
36 months	0.30%	0.30%
48 months	0.40%	0.40%
60 months	0.50%	0.50%

KeyBank - <https://onlinea.key.com/uap/SvltKdd?mode=3&id=KCOCHT-TCDM>

Term	Interest Rate	APY
6 months	0.05%	0.05%
12 months	0.05%	0.05%
18 months	0.05%	0.05%
24 months	0.05%	0.05%
36 months	0.05%	0.05%
48 months	0.05%	0.05%
60 months	0.05%	0.05%

U.S. Bank - <https://www.usbank.com/bank-accounts/savings-accounts/certificate-of-deposit/cd-apply.html>

Term	Interest Rate	APY
1 month	0.05%	0.05%
2 months	0.05%	0.05%
3 months	0.05%	0.05%
6 months	0.05%	0.05%
9 months	0.05%	0.05%
12 months	0.05%	0.05%
18 months	0.05%	0.05%
24 months	0.05%	0.05%
36 months	0.10%	0.10%
48 months	0.15%	0.15%
60 months	0.25%	0.25%

Huntington - <https://www.huntington.com/Personal/savings-cds-overview/certificates-of-deposit>

Term	Interest Rate	APY
1 month	0.01%	0.01%
3 months	0.01%	0.01%
6 months	0.03%	0.03%
9 months	0.03%	0.03%
12 months	0.03%	0.03%
18 months	0.03%	0.03%
24 months	0.03%	0.03%
36 months	0.03%	0.03%
48 months	0.03%	0.03%
60 months	0.03%	0.03%

Woodforest - <https://www.woodforest.com/Personal/Products/Deposit-Interest-Rates>

Term	Interest Rate	APY
1 month	0.05%	0.05%
3 months	0.05%	0.05%
6 months	0.05%	0.05%
12 months	0.15%	0.15%
24 months	0.20%	0.20%
36 months	0.25%	0.25%
48 months	0.25%	0.25%
60 months	0.30%	0.30%