

Certificate of Deposit (CD)

Grow your interest income with a guaranteed return on your balances.

Benefits:

- Interest rate is locked-in for the stated term of CD
- Multiple maturity options available
- Provides a consistent flow of interest earnings
- FDIC insured up to maximum allowable per the law
- No opening or maintenance fees

Product Features:



Guaranteed return on your balances*



Interest accrued daily with payment options to fit your needs



Autorenewal optionality available**



24/7 access to your CD balance details via SVB online banking



Offers flexibility of early withdrawal if needed***

Earn a consistent stream of interest income on your deposit balances with SVB's Certificates of Deposit.



A Division of First Citizens Bank

Please refer to the Rate Sheet for specific details on current rates and maturities offered for SVB Certificate of Deposit (CD) products. Certificate of Deposits provide fixed rates for the selected term and interest is accrued daily. Certificate of Deposit Rates are only applicable for the effective date listed on the Rate Sheet. Rates provided may be subject to account balance minimums. After the CD has matured, rates for CD renewals are subject to change at the bank's discretion without prior notice. Please contact your Relationship Advisor to understand your options and to provide you with the most current rate information.

CDs are opened only on Business Days. If a CD application is submitted on a Saturday, Sunday, Bank Holiday, or for any other reason when the processing of a CD application cannot be completed on the same day, the CD will be opened on the following Business Day.

*Certificates of Deposits provide fixed interest payments. You must deposit and maintain the applicable account minimum balance to earn the disclosed APY. Please refer to the SVB Deposit Agreement and Disclosure Statement – Business Accounts issued at account opening and any updates thereto for more details. Changes to the interest rate and APY on the Certificate of Deposit is at the discretion of SVB and are reflected in your account statement.

**Changes to auto-renewal status are only available during the first 10 days post maturity. Please contact your Relationship Advisor to request any changes.

***Early withdrawals may be subject to penalties. Please refer to the SVB Deposit Agreement and Disclosure Statement – Business Accounts for details.

Any Applicable fees, including those contained in the Product Sheets and Schedule of Fees and Charges provided at account opening, could reduce earnings on the account.

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