Montecito Bank & Trust Deposit Rate Summary

Interest Rate (Rate) and Annual Percentage Yield (APY) effective as of September 28, 2026.

Montecito Bank & Trust®

	Personal Checking			
	Access Checking		Private Access Checking[1]	
Minimum to Open	$0.01		$0.01	
	Rate	APY	Rate	APY
$0 - $9,999	0.05	0.05	0.10	0.10
$10,000 - $24,999	0.05	0.05	0.10	0.10
$25,000 - $49,999	0.05	0.05	0.10	0.10
$50,000 - $99,999	0.05	0.05	0.10	0.10
$100,000 - $249,999	0.05	0.05	0.10	0.10
$250,000 and over	0.05	0.05	0.10	0.10

	Business Checking			
	Business Interest Checking		Community Dividends	
Minimum to Open	$50		$50	
	Rate	APY	Rate	APY
All Balances	0.05	0.05	0.10	0.10

	Health Savings Account	
	HSA (Family & Individual)	
Minimum to Open	$100	
	Rate	APY
All Balances	0.05	0.05

	Personal Savings									
	Personal Savings		First Steps Savings		CA Saver		MB&T Money Builder		Montecito Money Fund	
Minimum to Open	$5		$5		$5		$25		$0.01	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
$0 - $9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
$10,000 - $49,999	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
$50,000 - $99,999	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
$100,000 - $499,999	0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.10	0.10
$500,000 and over	0.05	0.05	0.05	0.05	0.05	0.05	0.15	0.15	0.15	0.15

	Relationship Bonus Money Market[3]					
Primary Owner's Checking Account Type	Every day, Gold Key Club[2], and Charter Checking[2]		Cashback Checking		Access, Private Access Checking	
Minimum to Open	$100		$100		$100	
	Rate	APY	Rate	APY	Rate	APY
$0 - $9,999	0.08	0.08	0.10	0.10	0.20	0.20
$10,000 - $49,999	0.08	0.08	0.10	0.10	0.20	0.20
$50,000 - $99,999	0.08	0.08	0.10	0.10	0.20	0.20
$100,000 - $499,999	0.13	0.13	0.15	0.15	0.25	0.25
$500,000 and over	0.18	0.18	0.20	0.20	0.30	0.30

	Business Savings				Business Money Market					
	Business Savings		Business Sweep Savings		Business Money Market		Business Relationship Money Market			
							Business[4]		Non-Profit 501(c)3[5]	
Minimum to Open	$50		$50		$50		$50		$50	
	Rate	APY	Rate	APY	Rate	Rate	Rate	APY	Rate	APY
$0 - $9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.30	0.30
$10,000 - $24,999	0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.30	0.30
$25,000 - $99,999	0.05	0.05	0.05	0.05	0.05	0.05	0.10	0.10	0.30	0.30
$100,000 - $249,999	0.05	0.05	0.05	0.05	0.15	0.15	0.20	0.20	0.40	0.40
$250,000 - $499,999	0.05	0.05	0.05	0.05	0.15	0.15	0.20	0.20	0.40	0.40
$500,000 and over	0.05	0.05	0.05	0.05	0.20	0.20	0.25	0.25	0.45	0.45

	Certificates of Deposit (CDs) and Individual Retirement Arrangements (IRAs)							
	CDs[6]		Access CD[6]		You Choose CD[6]		IRAs[7]	
Minimum to Open	$1,000		$10,000		$10,000		$1,000	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
30 days	0.05	0.05	-	-	-	-	0.05	0.05
90 days	2.72	2.75	-	-	-	-	2.72	2.75
180 days	2.57	2.60	-	-	-	-	2.57	2.60
7 months	-	-	2.96	3.00	-	-	-	-
12 Months	1.49	1.50	-	-	-	-	1.49	1.50
18 Months	0.15	0.15	-	-	-	-	0.15	0.15
21 Months	-	-	-	-	0.15	0.15	-	-
24 Months	0.15	0.15	-	-	-	-	0.15	0.15
36 Months	0.15	0.15	-	-	-	-	0.15	0.15
48 Months	0.15	0.15	-	-	-	-	0.15	0.15
60 Months	0.25	0.25	-	-	-	-	0.25	0.25

1. Only available to Wealth Management customers. 2. Closed to new accounts. 3. Rate and APY of this account depend on the type of checking account maintained by the primary account holder 4. Must have a qualifying Basic Business Checking, Business Interest Checking, or Business Analysis Checking account. 5. Must have a qualifying Community Dividends Checking or Community Dividends Analysis Checking account. 6. Rates and APYs are for business and personal CDs. There may be a penalty for early withdrawal. 7. There may be a penalty for early withdrawal. All rates and Annual Percentage Yields are subject to change and are accurate as of September 28, 2026. Fees may reduce earnings. Please see our Deposit Account Terms and Disclosure for full information on account terms and conditions, including details of how interest is calculated. Charges that apply to accounts can be found in the Schedule of Fees and Charges. At any time, we may change any of the rates and charges that apply to the accounts and introduce new charges under the terms and conditions. The bank does not accept brokered deposits.

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