NewtekBank
ESTABLISHED 1963

Current Deposit Rates

Newtek Bank, N.A. Member FDIC

Rates are accurate as of : August 18, 2026 8:27 AM EDT

- **APY:** Annual Percentage Yield.
- Important disclosures about deposit insurance, rate changes, minimum deposits, transfer limits, penalties, fees and legacy products appear on page 2.

BUSINESS ACCOUNTS

PRODUCT	MINIMUM TO OPEN	INTEREST RATE	APY
Business Checking	$0	1.00%	**1.00%**
Business Money Market	$0	3.44%	**3.50%**
3-Month CD	$0	3.44%	**3.50%**
6-Month CD	$2,500	3.92%	**4.00%**
12-Month CD	$2,500	3.92%	**4.00%**
18-Month CD	$2,500	3.87%	**3.95%**
24-Month CD	$2,500	3.68%	**3.75%**
36-Month CD	$2,500	3.44%	**3.50%**
48-Month CD	$2,500	1.00%	**1.00%**
60-Month CD	$2,500	1.00%	**1.00%**

CONSUMER ACCOUNTS

PRODUCT	MINIMUM TO OPEN	INTEREST RATE	APY
High Yield Savings	$100	4.11%	**4.20%**
6-Month CD	$2,500	3.92%	**4.00%**
9-Month CD	$2,500	3.92%	**4.00%**
12-Month CD	$2,500	4.02%	**4.10%**
18-Month CD	$2,500	3.83%	**3.90%**
24-Month CD	$2,500	3.73%	**3.80%**
36-Month CD	$2,500	3.73%	**3.80%**
48-Month CD	$2,500	1.98%	**2.00%**
60- Month CD	$2,500	1.98%	**2.00%**

Important Disclosures

Newtek Bank, N.A. Member FDIC

1	Newtek Bank, National Association ("Newtek Bank, N.A."), is the banking subsidiary of NewtekOne, Inc. Newtek Bank, N.A. is a member of the Federal Deposit Insurance Corporation (FDIC). As a Newtek Bank, N.A. customer, your Newtek Bank, N.A. deposits are insured by the FDIC up to $250,000 per depositor, for each account ownership category.
2	The Annual Percentage Yield (APY) for Newtek Bank, N.A. High Yield Savings, Business Checking and Business Money Market accounts is accurate as of the date shown and may change at any time without notice. A $100 minimum deposit is required to open a High Yield Savings account; no minimum deposit is required to open a Business Money Market account. No minimum balance is required to maintain either account; however, a balance of $0.01 is required to earn interest. Up to six (6) withdrawals or transfers per statement cycle are permitted for High Yield Savings and Business Money Market accounts, including preauthorized, automatic, and telephone transfers.
3	Newtek Bank, N.A. Certificate of Deposit Annual Percentage Yield (APY) is valid as of today and subject to change at any time without prior notice. The minimum deposit required to open an account is $2,500 and the maximum amount is $250,000 per account. Penalties may apply to early withdrawals. Fees may reduce earnings.
4	**Contact us at 888-681-7238 for information on legacy products not listed above.**