



Premier Business Money Market



Make Excess Capital Work for You!

Premium interest rate with a tiered structure so that higher balances earn higher interest rates.



Maintain Liquidity

Unlimited deposits, transfers, and in-person withdrawals, plus unlimited payments to third parties (including checks, transfers, and debit card transactions) for convenient access to your funds.



Features and Requirements

- ▶ **Free Online and Mobile Banking Access**
- ▶ **Convenient E-Statements**
Access on your desktop or mobile device to view, print, or download monthly statements. Paper statements available for \$5 monthly fee.
- ▶ **\$1,000 Minimum to Open**
Avoid a \$10 monthly maintenance fee by maintaining a \$5,000 daily collected balance.¹
- ▶ **Commercial Checking Account Required**
Maintain an active CNB St. Louis Bank Commercial Checking Account with a minimum of 5 transactions per month to qualify.²
 - Commercial checking account must be under same ownership as premier money market account.³
 - Qualifying transactions include checks, deposits, ACH debits and credits, debit card transactions, and wire transfers (incoming or outgoing).



Treasury Management Support

Dedicated TM representative to help you transition your operating account. Set up services such as ACH, Wires, Positive Pay, and more!

% Premier Business Rates

Balance to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY) ⁴
\$0.00 - \$49,999.99	0.50%	0.50%
\$50,000.00 - \$99,999.99	1.49%	1.50%
\$100,000.00 - \$249,999.99	2.47%	2.50%
\$250,000.00 and greater ³	3.44%	3.50%

Contact Your Business Banker Today to Start Earning Premier Rates!



Banking. For You.

(314) 645-0666
cnbstl.com

Member **FDIC**
EQUAL HOUSING LENDER

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¹Fees may reduce earnings

²After two (2) consecutive months of less than five (5) transactions posted in the checking account, the money market account will be moved out of the premier business money market rate index and into a regular business money market rate index.

³FDIC insurance is limited to a total combined balance of \$250,000 per depositor, per bank.

⁴Rates and APYs effective 8/26/2024 and are subject to change at anytime. Contact us for our current rates.