

Ameriprise[®] Bank Certificate of Deposit Rates

Effective as of February 05, 2025

Term Length	Standard Rate ¹		Relationship Rate ²	
	Standard Interest Rate ¹	Annual Percentage Yield ¹	Relationship Interest Rate ²	Annual Percentage Yield ²
3 months	0.50%	0.50%	4.21%	4.30%
6 months	0.50%	0.50%	3.20%	3.25%
7 months (Promotional)*	0.50%	0.50%	4.21%	4.30%
12 months	0.50%	0.50%	1.98%	2.00%

* The 7-month CD is a promotional term that only accepts funds from external sources outside of Ameriprise Bank, FSB and its affiliates.³

¹Standard Annual Percentage Yield ("APY") and standard interest rate are accurate as of 02/05/2025. The standard rates may change in our sole discretion at any time without notice before an Ameriprise Bank Certificate of Deposit ("CD") account ("CD Account") is opened or a CD Account renewal term begins. The standard rates are fixed for the term of the CD Account and will be determined at CD Account opening or renewal date. The standard APY and standard interest rate on your CD Account assume interest will remain on deposit until maturity. A withdrawal will reduce earnings. Fees could reduce earnings. A penalty may be imposed for early withdrawal. Interest is compounded daily and will be credited to your CD Account on the maturity date. Please see Ameriprise Bank, FSB Deposit Account Agreement at ameriprise.com/disclosures for more information.

The minimum deposit required to open a CD Account and obtain the standard APY and standard interest rate is \$1,000.

²Relationship Annual Percentage Yield ("APY") and relationship interest rate are accurate as of 02/05/2025. The relationship rates may change in our sole discretion at any time without notice before an Ameriprise[®] Bank Certificate of Deposit ("CD") account ("CD Account") is opened or a CD Account renewal term begins. The relationship rates are fixed for the term of the CD Account and will be determined at CD Account opening or renewal date. The relationship APY and relationship interest rate on your CD Account assume interest will remain on deposit until maturity. A withdrawal will reduce earnings. Fees could reduce earnings. A penalty may be imposed for early withdrawal. Interest is compounded daily and will be credited to your CD Account on the maturity date. Please see Ameriprise Bank Certificate of Deposit Rates and Ameriprise Bank, FSB Deposit Account Agreement at ameriprise.com/disclosures for more information.

The minimum deposit required to open a CD Account and obtain the relationship APY and relationship interest rate is \$1,000.

Eligibility for the Ameriprise Bank CD relationship rate requires \$50,000 or more in household group balances including Ameriprise[®] Bank Savings Accounts, Ameriprise Bank Certificate of Deposit accounts, Ameriprise[®] Bank Checking Accounts, Ameriprise brokerage accounts and Ameriprise[®] Certificate accounts ("Ameriprise Accounts") as of the prior month-end statement ("Relationship Status Requirements").

A household group consists of accounts owned by an individual, their spouse or domestic partner, and their unmarried children under the age of 21 who reside at the same address. The relationship status will be determined at CD Account opening only and will not be changed. Any subsequent CD Accounts opened after obtaining the Relationship Status Requirements may be eligible for the relationship APY. If you do not meet the Relationship Status Requirements, your CD Account will earn standard APY(s) and standard interest rate(s).

There is a penalty for withdrawals prior to the maturity date of an Ameriprise Bank Certificate of Deposit account ("CD Account"). If the withdrawal occurs after 10 days of opening a CD Account, the early withdrawal penalty will be 3 months of interest. If the withdrawal occurs within the first 10 days of opening a CD Account including the day the CD Account was opened, the early withdrawal penalty will be 10 days of interest. We may not permit withdrawal if funds have not been credited to the CD Account. The

amount of the early withdrawal penalty may be deducted from principal. Please see [the Ameriprise Bank, FSB Deposit Account Agreement](#) for more details.

³The minimum deposit required to open the promotional 7-month term *Ameriprise* Bank Certificate of Deposit account ("Promotional CD Account") and obtain applicable standard or relationship rate is \$1,000 in New Money. "New Money" is money that is deposited into the Account directly from external accounts outside of Ameriprise Bank, FSB and its affiliates. Deposits made by internal transfers from any other Ameriprise accounts are not eligible. Promotion available for accounts funded between 01/29/2025 through 04/30/2025. Applicable rate will be determined at CD Account funding and may change in our discretion without notice, prior to CD Account opening. The 7-month Promotional CD Account will automatically renew to non-promotional 6-month term. Other restrictions may apply. We reserve the right to modify or withdraw this promotion at any time without notice and promotion not combinable with other offers.

The terms, conditions, fee and features of the *Ameriprise* Bank Certificate of Deposit may change. For additional terms and conditions of *Ameriprise* Bank Certificate of Deposit, please see Ameriprise Bank, FSB Deposit Account Agreement and Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure at ameriprise.com/disclosures or on the secure site.

Ameriprise Bank, FSB. Member FDIC.

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