



*Money Market Special*  
Available for consumers and businesses.

With **NexTier Cash Back Checking** OR  
**Free Business Checking** You Can Receive

**4.75% APY**  
on \$100,000+ in new money\*\*

OR **4.60% APY**  
on \$5,000+ in new money\*\*  
Rate guaranteed until December 2025

**Welcome Money Market Special Offer:**

Annual Percentage Yield (APY) is accurate as of January 8, 2025. The Money Market Special Offer is available to current qualifying NexTier Bank deposit accounts.\* Minimum deposit requirement to open is \$5,000 new money.\*\* This is a variable rate account where the APY and interest rate may change at any time after the account is opened; however, the minimum APY of 4.60% is guaranteed on a balance of \$5,000 - \$99,999 through December 31, 2025. Deposits in excess of \$100,000 receive a current APY of 4.75% guaranteed until December 31, 2025. Must maintain a daily balance of \$1,500 or a monthly average balance of \$5,000 or more to earn interest and avoid a service charge of \$10.00. After December 31, 2025, the APY will convert to the current published APY of the Elevate Money Market Account. Not available for public funds. Fees and withdrawals may reduce earnings on the account. Offer only available at the Rochester and Williamsville, New York locations. NexTier Bank reserves the right to amend, extend or discontinue this special offer at any time. Ask us for details.

\*NexTier Bank qualifying accounts as of January 8, 2025: Free Business Checking and NexTier Cash Back Checking.

\*\*New money is defined as money not on deposit with NexTier Bank in the previous 90 days.

1.800.262.1088 | [www.nextierbank.com](http://www.nextierbank.com)

