S&T Bank Deposit Rates

CD Time Deposits

Effective Date: November 2, 2026

Growth/Income CD Time Deposits - Available for amounts up to $500,000

Term	Opening Balance Requirements	Annual Percentage Yield (APY)
3 months	$1,000	3.50%
6 months	$1,000	3.75%
9 months	$1,000	3.75%
12 months	$500	4.00%
18 months	$500	4.00%
24 months	$500	4.00%
36 month	$500	4.25%
48 months	$500	4.25%
60 months	$500	4.25%
120 months (Only available for loan collateralization)	$500	4.25%

See Footnote 1 for disclosure

IRA CD Time Deposits

Term	Opening Balance Requirements	Annual Percentage Yield (APY)
6 months	$1,000	3.75%
9 months	$1,000	3.75%
12 months	$500	4.00%
18 months	$500	4.00%
24 months	$500	4.00%
36 months	$500	4.25%
48 months	$500	4.25%
60 months	$500	4.25%

See Footnote 1 for disclosure

Smart Start S&T Bill CD (MUST BE A SMART START BANKING CUSTOMER AGES 14-24)

12 month CD	Opening Balance Requirements	Annual Percentage Yield (APY)
Effective November 1, 2026	$250	4.11%

See Footnote 2 for disclosure

Penalty Free 12 month CD Time Deposit or IRA

12 month CD	Opening Balance Requirements	Annual Percentage Yield (APY)
	$1,000	0.10%

See Footnote 3 for disclosure

All rates and terms are subject to change without notice. Fees may reduce earnings.
For more information, you may call our Solution Center at **800.325.2265** or visit **stbank.com**

Footnotes:

1. **Growth/Income and IRA CD Time Deposits** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. Penalty for early withdrawals could affect the APY and could reduce the principal for these accounts.

2. **Smart Start S&T-Bill CD** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. CD Time Deposit - 1099 is produced in the year interest is paid. Penalty for early withdrawals could affect the APY and could reduce principal for these accounts. This CD Time Deposit APY and interest rate cannot be combined with any other promotion. Additional deposits may be made through automatic transfers from a Smart Start Banking account or be made at any branch. Minimum transfer amount is $20. Customer must have Smart Start Banking to open the CD and primary customer on the account must be 14 -24 years of age. Not available on IRAs. This is a variable rate account. The APY and interest rate on the entire account balance will be adjusted and become effective the first Business Day of each month. Deposits made during the month will earn the effective rate from the date of deposit until the rate adjusts. Interest payments will only be available through transfer of funds to a Smart Start Banking account. Interest will be compounded and credited quarterly on March 31, June 30, September 30 and December 31. If withdrawals are made to this account prior to maturity date, a penalty of 90 days simple interest will be imposed. The rate of interest is tied to the 91-Day Treasury Bill rate (Discount rate in effect for the last Treasury Bill auction of the previous month).

3. **Penalty Free 12-Month CD Time Deposit** – Annual Percentage Yield (APY) assumes interest remains on deposit until maturity, and withdrawal of interest will reduce earnings. No withdrawals permitted during the first 7 day period. Entire certificate may be redeemed without penalty after the first seven days. No partial withdrawals. CD will automatically renew into 12 Month Penalty Free CD with rate offered at the time of maturity. Offer may be withdrawn at any time. Minimum deposit amount is $1,000. Maximum deposit of $500,000 per household. CD Time Deposit-1099 is produced in the year interest is paid. This promotion is not available for investors and brokered accounts.

S&T Bank Deposit Rates

Checking Accounts

Effective Date: November 2, 2026

Interest Checking accounts

	Opening Balance Requirements	Annual Percentage Yield (APY)
Effective June 20, 2012	$50	0.01%

See Footnote 4 for disclosure

Preferred Banking with Interest

	Opening Balance Requirements	Annual Percentage Yield (APY)
Effective January 2, 2025	$50	0.03%

See Footnote 5 for disclosure

Four Star Banking with Interest

	Opening Balance Requirements	Annual Percentage Yield (APY)
Effective June 20, 2012	$50	0.01%

See Footnote 4 for disclosure

IOLTA Checking

	Opening Balance Requirements	Annual Percentage Yield (APY)
Effective June 12, 2025	$50	1.03%

See Footnote 5 for disclosure

Footnotes:

4. Interest Checking Accounts – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.

5. Preferred Banking with Interest – Preferred Banking with Interest is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.

S&T Bank Deposit Rates

Money Market Accounts

Effective Date: November 2, 2026

Personal Money Market

	Opening Balance Requirements	Annual Percentage Yield (APY)
$0 - $99,999.99	-	0.20%
$100,000.00 - $499,999.99	-	1.45%
$500,000.00 - $999,999.99	-	1.45%
$1,000,000.00+	-	1.45%

See Footnote 6 for disclosure

Business Money Market Accounts

	Opening Balance Requirements	Annual Percentage Yield (APY)
$0 - $99,999.99	-	0.05%
$100,000.00 - $499,999.99	-	0.65%
$500,000.00 - $999,999.99	-	1.10%
$1,000,000.00+	-	1.45%

See Footnote 6 for disclosure

Footnotes:

6. Personal Money Market Account, Business Money Market Account – This savings account has a maximum of six (6) third party transactions permitted per month. This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.

S&T Bank Deposit Rates

Savings Accounts

Effective Date: November 2, 2026

Personal Cash Management Savings, Business Cash Management Savings, Non Profit Cash Management Savings, Public Funds Cash Management Savings

	Opening Balance Requirements	Annual Percentage Yield (APY)
$0-$24,999.99	$50	0.01%
$25,000-$99,999.99	-	0.01%
$100,000-$244,999.99	-	0.01%
$250,000-$999,999.99	-	0.01%
$1 million +	-	0.10%

See Footnote 7 for disclosure

Preferred Savings

	Opening Balance Requirements	Annual Percentage Yield (APY)
$0-$100,000	$50	0.05%
$100,000.01 +	-	0.01%

See Footnote 8 for disclosure

Personal Statement Savings, Overdraft Protection Savings, Personal Passbook Savings, Moola Moola Savings, Public Funds Passbook Savings, Public Funds Statement Savings

	Opening Balance Requirements	Annual Percentage Yield (APY)
	$50	0.01%

See Footnote 9 for disclosure

Premium Holiday Savings Account

	Opening Balance Requirements	Annual Percentage Yield (APY)
	$50	0.05%

See Footnote 10 for disclosure

My Choice Savings Account

	Opening Balance Requirements	Annual Percentage Yield (APY)
	$50	0.05%

See Footnote 11 for disclosure

IRA Variable Savings Account

	Opening Balance Requirements	Annual Percentage Yield (APY)
Effective November 1, 2026	$50	4.09%

See Footnote 12 for disclosure

Footnotes:

7. Personal Cash Management Savings, Business Cash Management Savings, Non Profit Cash Management Savings, Public Funds Cash Management Savings –This is a variable rate account and your interest rate and Annual Percentage Yield (APY) may change at the Bank's discretion without prior notice. Interest is accrued daily on the collected balance and compounded and credited to your account monthly. Rates may change at any time.

8. Preferred Savings – This is a variable rate account and your interest rate and Annual Percentage Yield (APY) may change at the Bank's discretion without prior notice. Currently Preferred Savings earns 0.05% APY on balances from $0 to $100,000.00. Balances of $100,000.01 and above will earn an APY of .01% on the portion of balances above $100,000. Customer must have Preferred Banking in order to qualify for Preferred Savings. Quarterly interest plan. One Preferred Savings per Preferred Banking household. Rates may change at any time.

9. Personal Statement Savings, Overdraft Protection Savings, Personal Passbook Savings, Moola Moola Savings, Public Funds Passbook Savings, Public Funds Statement Savings – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. Rates may change at any time.

10. Premium Holiday Savings Club – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. This account requires direct deposit of contributions and direct deposit of funds to your S&T account. If direct deposit of funds ceases, account will be closed. No withdrawals will be permitted prior to disbursement. Rates may change at any time.

11. My Choice Savings Account – This is a variable rate account and your interest rate and Annual Percentage Yield may change at the Bank's discretion without prior notice. This account requires direct deposit of contributions and direct deposit of funds to your S&T account. If direct deposit of funds ceases, account will be closed. Interest is credited once per year on the date selected by customer. If the account is closed before interest is credited, all accrued interest in the account may be forfeited. Once a disbursement date is selected, it cannot be changed. No withdrawals will be permitted prior to disbursement. Rates may change at any time.

12. IRA Variable Rate Savings Account – There will not be any bank penalties imposed for the transfer of funds from this IRA to another S&T IRA account. You may make additional deposits in any amount after the initial deposit. The Annual Percentage Yield and interest rate on the entire account balance will be adjusted and become effective the first Business Day of each month. Deposits made during the month will earn the effective rate from the date of deposit until the rate adjusts. The rate of interest is tied to the 91-Day Treasury Bill rate (Discount rate in effect for the last Treasury Bill auction of the previous month).