



Small Business Business Savings Accounts and Time Accounts (CDs) **Business Savings and Time Account (CD) Rates**

Business Savings and Time Account (CD) Rates

NV, 89120 [Change Location](#)

Business Platinum Savings

Avoid the \$15 monthly service fee with one of the following each fee period:

- Linked to Navigate Business Checking®
- Linked to Optimize Business Checking®
- \$10,000 minimum daily balance

Minimum Opening Deposit: \$25

Balance	Standard Interest Rate ¹	Annual Percentage Yield (APY)
\$0 - \$99,999.99	0.25%	0.25%
\$100,000 - \$499,999.99	1.00%	1.01%
\$500,000 - \$999,999.99	1.98%	2.00%
\$1,000,000 or more	2.47%	2.50%

The Bank may limit the amount you may deposit in this product to an aggregate of \$5 million.

Business Market Rate Savings

Avoid the \$5 monthly service fee with one of the following each fee period:

- \$300 minimum daily balance
- A total amount of \$25 or more of automatic transfers² from a Wells Fargo business checking account into this savings account

Minimum Opening Deposit: \$25

Balance	Standard Interest Rate ¹	Annual Percentage Yield (APY)
\$0 or more	0.01%	0.01%

Business CD Rates

Special Fixed Rate CD Rates³

Minimum Opening Deposit: \$5,000

Term	Special Interest Rate	Annual Percentage Yield (APY)	Renewal Term
4 months	4.64%	4.75%	3 months
7 months	4.64%	4.75%	6 months
11 months	4.16%	4.25%	6 months

Additional resources

- [Business checking accounts](#)
- [What you'll need to open an account](#)
- [How to switch banks](#)
- [Frequently asked questions](#)

Small business resources

Access articles, tips, and videos to help you grow your business.

Small business resources

Still have questions?

Make an Appointment

Make an appointment with a banker.

Go

Find a Location

Find an ATM or banking location near you.

Go

Call Us

Learn more about an account

1-800-416-8658

Mon - Fri: 8 am - 8 pm

Central Time

Standard Fixed Rate CD Rates

Minimum Opening Deposit: \$2,500

Term	Standard Interest Rate*	Annual Percentage Yield (APY)	Balance
1 - 2 months	0.01%	0.01%	\$0 - \$4,999.99
	0.01%	0.01%	\$5,000 - \$9,999.99
	0.01%	0.01%	\$10,000 - \$24,999.99
	0.01%	0.01%	\$25,000 - \$49,999.99
	0.01%	0.01%	\$50,000 - \$99,999.99
	0.01%	0.01%	\$100,000 or more
3 - 5 months	4.40%	4.50%	\$0 - \$4,999.99
	4.40%	4.50%	\$5,000 - \$9,999.99
	4.40%	4.50%	\$10,000 - \$24,999.99
	4.40%	4.50%	\$25,000 - \$49,999.99
	4.40%	4.50%	\$50,000 - \$99,999.99
	4.40%	4.50%	\$100,000 or more
6 - 11 months	2.47%	2.50%	\$0 - \$4,999.99
	2.47%	2.50%	\$5,000 - \$9,999.99
	2.47%	2.50%	\$10,000 - \$24,999.99
	2.47%	2.50%	\$25,000 - \$49,999.99
	2.47%	2.50%	\$50,000 - \$99,999.99
	2.47%	2.50%	\$100,000 or more
12 - 23 months	1.49%	1.50%	\$0 - \$4,999.99
	1.49%	1.50%	\$5,000 - \$9,999.99
	1.49%	1.50%	\$10,000 - \$24,999.99
	1.49%	1.50%	\$25,000 - \$49,999.99
	1.49%	1.50%	\$50,000 - \$99,999.99

Term	Standard Interest Rate*	Annual Percentage Yield (APY)	Balance
	1.98%	2.00%	\$100,000 or more
24 - 35 months	1.49%	1.50%	\$0 - \$4,999.99
	1.49%	1.50%	\$5,000 - \$9,999.99
	1.49%	1.50%	\$10,000 - \$24,999.99
	1.49%	1.50%	\$25,000 - \$49,999.99
	1.49%	1.50%	\$50,000 - \$99,999.99
	1.98%	2.00%	\$100,000 or more
36 - 47 months	1.49%	1.50%	\$0 - \$4,999.99
	1.49%	1.50%	\$5,000 - \$9,999.99
	1.49%	1.50%	\$10,000 - \$24,999.99
	1.49%	1.50%	\$25,000 - \$49,999.99
	1.49%	1.50%	\$50,000 - \$99,999.99
	1.98%	2.00%	\$100,000 or more
48 - 59 months	1.49%	1.50%	\$0 - \$4,999.99
	1.49%	1.50%	\$5,000 - \$9,999.99
	1.49%	1.50%	\$10,000 - \$24,999.99
	1.49%	1.50%	\$25,000 - \$49,999.99
	1.49%	1.50%	\$50,000 - \$99,999.99
	1.98%	2.00%	\$100,000 or more
60 - 71 months	1.49%	1.50%	\$0 - \$4,999.99
	1.49%	1.50%	\$5,000 - \$9,999.99
	1.49%	1.50%	\$10,000 - \$24,999.99
	1.49%	1.50%	\$25,000 - \$49,999.99
	1.49%	1.50%	\$50,000 - \$99,999.99

Term	Standard Interest Rate*	Annual Percentage Yield (APY)	Balance
	1.98%	2.00%	\$100,000 or more
72 - 144 months	1.49%	1.50%	\$0 - \$4,999.99
	1.49%	1.50%	\$5,000 - \$9,999.99
	1.49%	1.50%	\$10,000 - \$24,999.99
	1.49%	1.50%	\$25,000 - \$49,999.99
	1.49%	1.50%	\$50,000 - \$99,999.99
	1.98%	2.00%	\$100,000 or more

Apply for a Business Savings account today Apply In Person

- The interest rates and Annual Percentage Yields displayed here are for the Wells Fargo Bank locations in Nevada.
- Terms and conditions apply. Mobile carrier's message and data rates may apply. See Wells Fargo's [Online Access Agreement](#) for more information.
- Special Interest Rate CDs require a \$5,000 minimum opening deposit unless otherwise noted. Public funds are not eligible for these offers. Special Interest Rates are applicable to initial term only. At maturity, Special Interest Rate CDs will automatically renew for the Renewal Term stated above, at the interest rate and Annual Percentage Yield (APY) in effect on the maturity date for CDs not subject to a Special Interest Rate, unless the Bank has notified you otherwise.

Current Deposit Rates for 03/16/2024 - 03/22/2024

Annual Percentage Yields (APYs) and Interest Rates shown are offered on accounts accepted by the Bank and effective for the dates shown above, unless otherwise noted. Interest Rates are subject to change without notice. Interest is compounded daily and paid monthly. Interest is calculated and accrued daily based on the daily collected balances in the account. Accrued interest is considered to be earned and will be paid only when the total interest accrued reaches \$0.01 or more. In any month the amount of accrued interest is less than \$0.01, periodic statements will show no Annual Percentage Yield Earned (APYE) or interest earned though interest is accruing. Interest Rates and APYs for all checking and savings accounts are variable and can be changed by the Bank at any time. Fees could reduce earnings.

The balance tiers for the accounts listed are as follows: \$0 to \$499.99; \$500 to \$999.99; \$1,000 to \$2,499.99; \$2,500 to \$4,999.99; \$5,000 to \$9,999.99; \$10,000 to \$24,999.99; \$25,000 to \$49,999.99; \$50,000 to \$99,999.99; \$100,000 to \$249,999.99; \$250,000 to \$499,999.99; \$500,000 to \$999,999.99; \$1,000,000 or more. Wells Fargo interest rates offered within two or more consecutive tiers may be the same. When this is the case, multiple tiers may show as a single tier. Each tier shown reflects the current minimum daily collected balance required to obtain the applicable APY.

A copy of the then-current rate sheet will be provided to you before you open your account or is available at any time upon request from a banker.

CD Accounts:

*The Annual Percentage Yields (APYs) and Interest Rates shown are offered on accounts accepted by the Bank and effective for the dates shown above, unless otherwise noted. Interest Rates are subject to change without notice.

CD rates are fixed for the term of the account. A penalty may be imposed for early withdrawal from a CD. For CDs, interest begins to accrue on the business day you deposit non-cash items, such as checks. Penalties – including early withdrawal penalties – could reduce earnings.

Interest is compounded daily. Payment of interest on CDs is based on term:

- For terms less than 12 months (365 days), interest may be paid monthly, quarterly, semi-annually, or at maturity (the end of the term).
- For terms of 12 months or more, interest may be paid monthly, quarterly, semi-annually, or annually.

CD rates are subject to change at any time and are not guaranteed until the CD is opened.

Early withdrawal(s) may be subject to either the Regulation D Penalty or the early withdrawal penalty. Some exceptions may apply.

The Regulation D Penalty is seven days' simple interest on the amount withdrawn and applies to:

- Withdrawals made within seven days of account opening including the day the account was opened.
- Withdrawals made during the grace period, when additional deposits are made during the grace period and the withdrawal exceeds the amount of the matured CD balance.

- Withdrawals within seven days of any prior withdrawal where the Bank's early withdrawal penalty is not applied.

Other than the Regulation D penalty described above, any money withdrawn from the CD before the end of its term will be subject to an early withdrawal penalty based on the length of the CD term. If your term is:

- Less than 90 days (or less than 3 months), the penalty is 1 month's interest,
- 90 through 365 days (or 3-12 months), the penalty is 3 months' interest,
- Over 12 months through 24 months, the penalty is 6 months' interest, or
- Over 24 months, the penalty is 12 months' interest.

See the [Business Account Fee and Information Schedule and Deposit Account Agreement](#) for additional business account information.

Wells Fargo Bank, N.A. Member FDIC.

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