

Interest Rates for the Stifel Smart Rate Program

Interest rates on the deposit account are subject to change. Interest will be accrued daily and credited monthly. The minimum initial deposit for Stifel Smart Rate is \$100,000.

Current Interest Rates for the Stifel Smart Rate Program

Effective as of 10/31/25

Bank	Account Type	Annual Percentage Yield (APY)
Stifel Bank	MMDA	3.50%
Stifel Bank & Trust	MMDA	3.50%