

Deposit Account Annual Percentage Yields Effective: 1/25/18

*Ready Cash Accounts*

	<u>Interest Rate</u>	<u>APY*</u>		<u>Interest Rate</u>	<u>APY*</u>
<b>Tiered Hi-Fi Money Market Checking **</b>					
\$0 - 9,999.99	.30	.30	\$25,000.00 - 49,999.99	.45	.45
\$10,000.00 - 24,999.99	.35	.35	\$50,000.00 and above	.50	.50
<b>N.O.W. Interest Checking</b>	.10	.10			
<b>Savings--Personal or Comml.</b>	.20	.20			

*Retirement Accounts*

<b>FDIC Insured IRA</b>	.75	.75
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*Certificates of Deposit*

	<u>Interest Rate</u>	<u>APY*</u>		<u>Interest Rate</u>	<u>APY*</u>
<b>30 to 89 Days</b>	.45	.45	<b>24 Months</b>	.85	.85
<b>90 to 180 Days</b>	.50	.50	<b>30 Months</b>	.95	.95
<b>6 Months</b>	.60	.60	<b>36 Months</b>	1.14	1.15
<b>12 Months</b>	.70	.70	<b>48 Months</b>	1.44	1.45
<b>18 Months</b>	.80	.80	<b>60 Months</b>	1.59	1.60

*Specialty CD's*

	<u>Interest Rate</u>	<u>APY*</u>
<b>Dream CD</b> (\$100 to open; add to it any time; variable rate; 12 mo. term; interest paid at maturity)	.40	.40
<b>7 Month Advantage CD</b> (\$5,000 minimum)	.90	.90
<b>14 Month Promotional CD</b> (\$5,000 minimum)	1.24	1.25
<b>18 Month Elevator CD</b> (Includes one interest rate bump option)	.75	.75
<b>30 Month Elevator CD</b> (Includes one interest rate bump option)	.85	.85
<b>42 Month Elevator CD</b> (Includes two interest rate bump options)	1.19	1.20

**The following guidelines apply, unless otherwise stated on a particular product:**

\$1,000 minimum deposit to open; Interest payable monthly on deposits of \$5,000 or more; APY's shown above are calculated on \$5,000 minimum and monthly interest unless otherwise stated; Interest payable quarterly on deposits of less than \$5,000. Ready Cash and Retirement Accounts are variable rate products; the rate is determined and adjusted weekly.

\*\* The tiered HiFi account earns the interest rate shown based on the ending daily balance.

**You may be charged a penalty in the event of early withdrawal.**

Penalty is equal to 3 months interest for certificates with less than 18 month maturity or 6 month interest for certificates with 18 month maturity or longer. Dream CD penalty is 6 months interest.

**Each depositor insured to \$250,000.00 or more by FDIC. Ask us how to maximize your insurance coverage!**