

Deposit Account Annual Percentage Yields Effective:

11/14/18

*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	.45	.45	\$25,000.00 - 49,999.99	.55	.55
\$10,000.00 - 24,999.99	.50	.50	\$50,000.00 and above	.60	.60
<b>N.O.W. Interest Checking</b>	.20	.20			
<b>Savings--Personal or Comml.</b>	.30	.30			

*Retirement Accounts*

<b>FDIC Insured IRA</b>	1.04	1.05
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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>	.85	.85	<b>24 Months</b>	1.54	1.55
<b>90 to 180 Days</b>	.95	.95	<b>30 Months</b>	1.64	1.65
<b>6 Months</b>	1.19	1.20	<b>36 Months</b>	1.83	1.85
<b>12 Months</b>	1.39	1.40	<b>48 Months</b>	1.93	1.95
<b>18 Months</b>	1.44	1.45	<b>60 Months</b>	2.27	2.30

*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)	.70	.70
<b>7 Month Advantage CD</b> (\$5,000 minimum)	1.34	1.35
<b>14 Month Promotional CD</b> (\$5,000 minimum)	1.64	1.65
<b>18 Month Elevator CD</b> (Includes one interest rate bump option)	1.34	1.35
<b>30 Month Elevator CD</b> (Includes one interest rate bump option)	1.54	1.55
<b>42 Month Elevator CD</b> (Includes two interest rate bump options)	1.88	1.90
<b>9 Month Special CD</b> (\$5,000 minimum)	2.08	2.10

**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!**