



Current Rate Schedule

Rates effective as of January 1, 2019

APY	Interest Rate
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Regular Savings:

Minimum balance of \$100 required to open account and to avoid service fees.

.10%	.10%
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Money Market Savings*:

Minimum average balance of \$2,500 to open account, to qualify for rate and avoid service fees.

.15%	.15%
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*Rate will convert to Regular Savings Rate if average daily balance falls below minimum balance any day of the month.

Money Market Plus Savings***:

FDIC insured account that is indexed to National Money Market funds.

\$5,000-\$99,999	.15%	.15%
\$100,000-\$499,999	.20%	.20%
\$500,000-\$999,999	.30%	.30%
\$1,000,000 +	.35%	.35%

***Rate will convert to Regular Savings Rate if average daily balance falls below minimum balance any day of the month. Minimum average balance of \$5,000 to open account, qualify for rate and avoid service fees.

Education Savings:

\$500 average minimum balance required to open account. Deposits can be added at any time. No withdrawals allowed prior to the age of 18. Rate is variable at 2.50% under WSJ Prime (maximum of 5.00% & minimum of 1.00%).

3.04%	3.00%
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Above accounts annual percentage yield is based on monthly compounding of interest, except for Regular Savings, which is quarterly compounding of interest. Interest compounded and paid monthly on last day of statement cycle. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks). Fees could reduce the earnings on the above accounts. Rates are subject to change without notice. Rates may change once account is opened.

APY	Interest Rate
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Certificates of Deposit:

Automatically renewable. Other than noted, rate remains the same through-out the investment period. \$1,000 minimum deposit to open (unless otherwise noted) and receive stated APY.

3 Month	.03%	.03%
6 Month	.05%	.05%
12 Month	.25%	.25%
18 Month	.30%	.30%
24 Month	.40%	.40%
30 Month	.55%	.55%
36 Month	.75%	.75%
48 Month	1.00%	1.00%
60 Month	1.25%	1.25%

Health Savings Accounts:

HSA's are available with a high deductible health plan. Visit one of our personal bankers for additional information about how they work and tax benefits.

Early encashment of any of the above certificates of deposit investments may result in a substantial penalty. Annual percentage yield (APY) for above certificate of deposit investments is based on semi-annual compounding of interest. APY for 7-31 day, 3 month and 6 month CD's is compounded at term completion. Rates are subject to change without notice.



Member FDIC



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Account Type	Minimum Balance to Obtain APY	APY	Interest Rate	Method of Compounding
Interest Checking	\$500-\$9,999	.05%	.05%	Monthly
	\$10,000+	.10%	.10%	Monthly
Grand Checking (For people age 50 or better)	\$0-\$9,999	.05%	.05%	Monthly
	\$10,000+	.10%	.10%	Monthly
Business Interest Checking	\$2,500-\$24,999	.10%	.10%	Monthly
	\$25,000-\$49,999	.15%	.15%	Monthly
	\$50,000-\$99,999	.20%	.20%	Monthly
	\$100,000+	.25%	.25%	Monthly
Christmas Club Savings		.08%	.08%	Annually
Business Funds** Management Savings	\$25,000-\$49,999	.20%	.20%	Monthly
	\$50,000-\$99,999	.20%	.20%	Monthly
	\$100,000-\$249,999	.20%	.20%	Monthly
	\$250,000-\$499,999	.25%	.25%	Monthly
	\$500,000-\$799,999	.30%	.30%	Monthly
	\$800,000-\$1,499,999	.35%	.35%	Monthly
\$1,500,000 +	.35%	.35%	Monthly	
Education Savings* (Rate is 2.50% under prime; Maximum of 5.00% & minimum of 1.00%)	\$500	3.04%	3.00%	Monthly

*Deposits can be added at any time. No withdrawals allowed prior to the age of 18. Rates may change once account is opened. The account type must be changed or the account closed when the beneficiary attains age 21.

**If average daily balance falls below minimum balance the rate will convert to .10% APY and you will be charged a minimum balance maintenance fee of \$15.00 every month.

Fees could reduce the earnings on the above accounts.



Member FDIC

