

## EFFECTIVE DATES February 15, 2019 to February 21, 2019

### Interest Checking Accounts

#### Money Market\*

| Personal           |       |       | Business           |       |       |
|--------------------|-------|-------|--------------------|-------|-------|
| Account Balance    | Rate  | APY   | Account Balance    | Rate  | APY   |
| \$0.00 to \$99,999 | 0.00% | 0.00% | \$0.00 to \$99,999 | 0.00% | 0.00% |
| \$100,000 and Up   | 0.40% | 0.40% | \$100,000 and Up   | 0.40% | 0.40% |

\*Money Market Transaction Limitation - In one statement cycle, you are allowed only 6 debits.

#### NOW\*\*

| Personal           |       |       | Business           |       |       |
|--------------------|-------|-------|--------------------|-------|-------|
| Account Balance    | Rate  | APY   | Account Balance    | Rate  | APY   |
| \$0.00 to \$99,999 | 0.00% | 0.00% | \$0.00 to \$99,999 | 0.00% | 0.00% |
| \$100,000 and Up   | 0.40% | 0.40% | \$100,000 and Up   | 0.40% | 0.40% |

\*\* NOW Accounts are eligible only for individuals, sole proprietorship and nonprofit organizations.

Interest rate and APY are variable and may change at Bank's discretion on Money Market and NOW Accounts

### Certificate of Deposit (CD)

| Terms                | \$20K - \$49K |       | \$50K - \$99K |       | \$100K + |       |
|----------------------|---------------|-------|---------------|-------|----------|-------|
|                      | Fixed         |       | Fixed         |       | Fixed    |       |
|                      | Rate          | APY   | Rate          | APY   | Rate     | APY   |
| 1 month (30 days)    | 0.65%         | 0.65% | 0.65%         | 0.65% | 0.65%    | 0.65% |
| 3 months (90 days)   | 0.75%         | 0.75% | 0.75%         | 0.75% | 0.75%    | 0.75% |
| 6 months (180 days)  | 0.90%         | 0.90% | 0.90%         | 0.90% | 0.90%    | 0.90% |
| 9 months (270 days)  | 1.00%         | 1.00% | 1.00%         | 1.00% | 1.00%    | 1.00% |
| 12 months (365 days) | 1.15%         | 1.15% | 1.15%         | 1.15% | 1.15%    | 1.15% |

After opening a Certificate of Deposit account, the Interest Rate is fixed for specified term. Interest Rates may change at any time without prior notice.

| Terms                | Fixed Maturity CD<br>Early Withdrawal Penalty |
|----------------------|---|
| 1 month (30 days)    | 7 Days' Interest                              |
| 3 months (90 days)   | 7 Days' Interest                              |
| 6 months (180 days)  | 14 Days' Interest                             |
| 9 months (270 days)  | 21 Days' Interest                             |
| 12 months (365 days) | 28 Days' Interest                             |

### Rate & Earnings

|              |                      |  |
|--------------|----------------------|--|
| Prime Rate:  | 5.50%                | Account Analysis Earnings: Prime minus 4% (Floor of 0.00%) |
| Libor Rates: | 1 month (30 days)    | 2.4814%  |
|              | 3 months (90 days)   | 2.6939%  |
|              | 6 months (180 days)  | 2.7440%  |
|              | 12 months (365 days) | 2.9168%  |

### Important Notices

APY - Annual Percentage Yield

Fees could reduce earnings on accounts