

## EFFECTIVE DATES March 23, 2018 to March 29, 2018

### 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 +	
	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
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:	4.75%	Account Analysis Earnings: Prime minus 4% (Floor of 0.00%)
Libor Rates:	1 month (30 days)	1.8715%
	3 months (90 days)	2.2856%
	6 months (180 days)	2.4473%
	12 months (365 days)	2.6770%

### Important Notices

APY - Annual Percentage Yield

Fees could reduce earnings on accounts