

PREFERRED BANK DEPOSIT RATES

All Annual Percentage Yields are effective on this day

Date last rate change December 28, 2018

CHRISTMAS CLUB.....If you make 49 consecutive and timely weekly deposits of the same amount to this account, then we will make the 50th deposit of that amount for you. Checks will be issued the second week of November.

| | INTEREST RATE | ANNUAL PERCENTAGE YIELD |
|---|------------------|----------------------------|
| REGULAR SAVINGS | .10% | .10% |
| (Over 3 withdrawals there is a \$1.00 service charge per debit. Preauthorized transfers are limited to six per month) | | |

| | | |
|---|-------|-------|
| INTEREST CHECKING(\$500.00 Minimum to open)..... | 0.05% | 0.05% |
| Minimum balances of \$500.00 to avoid \$5 monthly fee. | | |

| | | |
|--|-------|-------|
| RELATIONSHIP CHECKING ..(\$2,000.00 Minimum to open)... | 0.10% | 0.10% |
| Minimum balances of \$2,000.00 OR \$5000 relationship balance to avoid \$15 monthly fee. | | |

MONEY MARKET(\$1,000 Minimum/\$10 monthly fee if below minimum/\$10 service charge per excessive withdrawal).....

| | | |
|-----------------------------|-------|-------|
| \$1.00 TO \$999.99 | 0.10% | 0.10% |
| \$1,000.00 TO \$4,999.99 | 0.15% | 0.15% |
| \$5,000.00 TO \$49,999.99 | 0.25% | 0.25% |
| \$50,000.00 to \$199,999.99 | 0.35% | 0.35% |
| \$200,000.00 and over | 0.45% | 0.45% |

(Transfers from a MMDA to another account or to third parties by preauthorized, automatic, phone, or computer transfer or by check, draft or similar order to third parties are limited to six per statement cycle.)

SMART CHECKING

| | | |
|-----------------------|-------|-------|
| \$1.00 TO \$14,999.99 | 1.74% | 1.75% |
|-----------------------|-------|-------|

If you have met the 3 requirements during the statement cycle, you will receive the above rate. The requirements are 1) 10 signature-based VISA check card transactions must post and settle during the statement cycle
2) 2 automatic debits during the statement cycle 3) request email statements or enroll for online statements

| | | |
|-----------------------|-------|-------|
| \$1.00 TO \$14,999.99 | 0.10% | 0.10% |
|-----------------------|-------|-------|

If you do not meet the 3 requirements during the month, you will receive the above rate.

| | | |
|-------------------|-------|-------|
| \$15,000 AND OVER | 0.10% | 0.10% |
|-------------------|-------|-------|

We will refund up to \$10 per month for foreign ATM fees with SMART Checking.

| | | |
|-------------------------------------|-------|-------|
| HEALTH SAVINGS ACCOUNT | 0.25% | 0.25% |
|-------------------------------------|-------|-------|

***Interest rate and annual percentage yield may vary. We may change the interest rate at any time at our discretion. Fees could reduce earnings on your account.

CERTIFICATE OF DEPOSITS (COMPOUNDED QUARTERLY)

| | | |
|--|-------|-------|
| 24 MONTH IRA CERTIFICATE...\$500.00 MIN | 2.48% | 2.50% |
| 91 DAY CERTIFICATE.....\$2,500.00 MIN..... | 0.25% | 0.25% |
| 6 MONTH CERTIFICATE.....\$500.00 MIN..... | 0.35% | 0.35% |
| 12 MONTH CERTIFICATE.....\$500.00 MIN..... | 0.75% | 0.75% |
| 18 MONTH CERTIFICATE.....\$500.00 MIN..... | 1.00% | 1.00% |
| 24 MONTH CERTIFICATE.....\$500.00 MIN..... | 1.74% | 1.75% |
| 36 MONTH CERTIFICATE.....\$500.00 MIN..... | 1.50% | 1.51% |

A certificate maturing one year or less will have a 90 day interest penalty.

A certificate maturing over one year will have a 180 day interest penalty.
