

Account Description	Minimum Balance****	Term	Compound	Annual Interest Rate	Annual Percentage Yield**
STATEMENT SAVINGS	\$100.00	0 N/A	Quarterly	0.16%*	0.16%
***TIERED-RATE NOW ACCOUNT		0 N/A	---	---	---
750.00 to 10,000.00	\$750.00		Monthly	0.10%*	0.10%
10,000.01 to 25,000.00			Monthly	0.10%*	0.10%
25,000.01 to 200,000.00			Monthly	0.20%*	0.20%
200,000.01 to 99,999,999.99			Monthly	0.20%*	0.20%
***TIERED-RATE MONEY MARKET ACCOUNT		0 N/A	---	---	---
.01 to 2,500.00			None	0.00%*	0.00%
2,500.01 to 10,000.00			Monthly	0.20%*	0.20%
10,000.01 to 25,000.00			Monthly	0.20%*	0.20%
25,000.01 to 100,000.00			Monthly	0.30%*	0.30%
100,000.01 to 99,999,999.99			Monthly	0.50%*	0.50%
91 DAY CERTIFICATE	\$500.00	91 day	None	0.55%	0.55%
182 DAY CERTIFICATE	\$500.00	182 day	Quarterly	0.75%	0.75%
1 YEAR CERTIFICATE	\$500.00	1 year	Quarterly	1.15%	1.15%
18 MONTH CERTIFICATE	\$500.00	18 months	Quarterly	1.25%	1.26%
24 MONTH CERTIFICATE	\$500.00	24 months	Quarterly	1.35%	1.36%
36 MONTH CERTIFICATE	\$500.00	36 months	Quarterly	1.45%	1.46%
48 MONTH CERTIFICATE	\$500.00	48 months	Quarterly	1.50%	1.51%
60 MONTH CERTIFICATE	\$500.00	60 months	Quarterly	1.60%	1.61%
IRA 30 MONTH VARIABLE CERTIFICATE	\$100.00	30 months	Quarterly	1.20%	1.21%
ROTH IRA 1 YEAR CERTIFICATE	\$100.00	12 months	Quarterly	1.15%	1.15%
***TIERED-RATE HSA		0 N/A	---	---	---
0.00 to 999.99			Quarterly	0.04%*	0.04%
1,000.00 to 4,999.99			Quarterly	0.12%*	0.12%
5,000.00 to 99,999,999.99			Quarterly	0.16%*	0.16%
****11 MONTH SPECIAL (12 MO RENEWAL)	\$1,000.00	11 Months	Quarterly	1.60%	1.61%
****17 MONTH SPECIAL (12 MO RENEWAL)	\$1,000.00	17 Months	Quarterly	2.00%	2.02%

Account Type: Certificate # Maturity Date:

* The interest rate shown may change after the account is opened.

** The annual percentage yield (APY) assumes the principal and its interest will remain on deposit for a full year at the listed rate or until maturity. Withdrawals, fees and other conditions could reduce earnings.

*** One interest rate is paid on the full balance of the account.

**** CD Specials require a minimum deposit of \$1,000 and a maximum deposit of \$100,000.00 per depositor. No broker deposits. No commercial deposits. No public funds deposits

***** Minimum balance to open account and to maintain the APY.

CD accounts shown may require a minimum daily balance and/or impose a substantial penalty for early withdrawal.

Please refer to the attached information or contact your customer service representative at 815-268-7226 for more information about these accounts.

