

Account Description	Minimum Balance****	Term	Compound	Annual Interest Rate	Annual Percentage Yield**
STATEMENT SAVINGS	\$100.00	0 N/A	Quarterly	0.10%	0.10%
***TIERED-RATE NOW ACCOUNT		0 N/A	---	---	---
750.00 to 10,000.00	\$750.00		Monthly	0.05%*	0.05%
10,000.01 to 25,000.00			Monthly	0.05%*	0.05%
25,000.01 to 200,000.00			Monthly	0.10%	0.10%
200,000.01 to 99,999,999.99			Monthly	0.10%	0.10%
***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	0.05%*	0.05%
10,000.01 to 25,000.00			Monthly	0.05%	0.05%
25,000.01 to 100,000.00			Monthly	0.10%	0.10%
100,000.01 to 99,999,999.99			Monthly	0.10%	0.10%
91 DAY CERTIFICATE	\$1,000.00	91 day	None	0.05%	0.05%
182 DAY CERTIFICATE	\$1,000.00	182 day	Quarterly	0.10%	0.10%
1 YEAR CERTIFICATE	\$1,000.00	1 year	Quarterly	0.15%	0.15%
18 MONTH CERTIFICATE	\$1,000.00	18 months	Quarterly	0.20%	0.20%
24 MONTH CERTIFICATE	\$1,000.00	24 months	Quarterly	0.25%	0.25%
36 MONTH CERTIFICATE	\$1,000.00	36 months	Quarterly	0.30%	0.30%
48 MONTH CERTIFICATE	\$1,000.00	48 months	Quarterly	0.35%	0.35%
60 MONTH CERTIFICATE	\$1,000.00	60 months	Quarterly	0.40%	0.40%
IRA 30 MONTH VARIABLE CERTIFICATE	\$100.00	30 months	Quarterly	0.15%	0.15%
ROTH IRA 1 YEAR CERTIFICATE	\$100.00	12 months	Quarterly	0.15%	0.15%
***TIERED-RATE HSA		0 N/A	---	---	---
0.00 to 999.99			Quarterly	0.04%*	0.04%
1,000.00 to 4,999.99			Quarterly	0.10%*	0.10%
5,000.00 to 99,999,999.99			Quarterly	0.10%*	0.10%

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Account Type:                      Certificate #                      Maturity Date:

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\* 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.

