

Federated Bank
 107 N. Chestnut PO Box B
 Onarga, IL 60955

Current rates accurate as
 3/22/2024

Account Description	Minimum Balance*****	Term	Compound	Annual Interest Rate	Annual Percentage Yield**
STATEMENT SAVINGS*	\$100.00	N/A	Quarterly	0.40%	0.40%
YOUTH SAVINGS*	\$25.00	N/A	Quarterly	0.40%	0.40%
CHRISTMAS CLUB*	\$0.00	N/A	Quarterly	0.40%	0.40%
***TIERED-RATE NOW ACCOUNT*	\$750.00	N/A	---	---	---
750.00 to 10,000.00			Monthly	0.10%	0.10%
10,000.01 to 25,000.00			Monthly	0.20%	0.20%
25,000.01 to 200,000.00			Monthly	0.40%	0.40%
200,000.01 to 99,999,999.99			Monthly	1.00%	1.00%
***TIERED-RATE MONEY MARKET ACCOUNT*	\$2,500.00	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	0.40%	0.40%
25,000.01 to 100,000.00			Monthly	0.60%	0.60%
100,000.01 to 99,999,999.99			Monthly	1.00%	1.00%
91 DAY CERTIFICATE	\$1,000.00	91 day	None	1.75%	1.76%
182 DAY CERTIFICATE	\$1,000.00	182 day	Quarterly	2.30%	2.32%
1 YEAR CERTIFICATE	\$1,000.00	1 year	Quarterly	2.80%	2.83%
18 MONTH CERTIFICATE	\$1,000.00	18 months	Quarterly	2.70%	2.73%
24 MONTH CERTIFICATE	\$1,000.00	24 months	Quarterly	2.60%	2.63%
36 MONTH CERTIFICATE	\$1,000.00	36 months	Quarterly	2.35%	2.37%
48 MONTH CERTIFICATE	\$1,000.00	48 months	Quarterly	2.10%	2.12%
60 MONTH CERTIFICATE	\$1,000.00	60 months	Quarterly	2.05%	2.07%
IRA 30 MONTH VARIABLE CERTIFICATE	\$100.00	30 months	Quarterly	2.80%	2.83%
ROTH IRA 1 YEAR CERTIFICATE	\$100.00	12 months	Quarterly	2.05%	2.07%
***TIERED-RATE HSA*	\$0.00	N/A	---	---	---
0.00 to 999.99			Quarterly	0.040%	0.04%
1,000.00 to 4,999.99			Quarterly	0.30%	0.30%
5,000.00 to 99,999,999.99			Quarterly	0.30%	0.30%
**** 7 MONTH CERTIFICATE	\$5,000.00	7 months	Quarterly	4.80%	4.89%
**** 11 MONTH CERTIFICATE	\$5,000.00	11 months	Quarterly	4.00%	4.06%

* 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 **\$5,000.**

No broker deposits. Auto renews for 12 month term

***** 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.



Member FDIC