PAYNE COUNTY BANK PERKINS, OKLAHOMA

Deposit Account Annual Percentage Yields Effective: 4-27-2017 through 5-3-2017

Ready Cash Accounts

	Interest Rate	APY*		Interest Rate	APY*
Tiered Hi-Fi Money Market Checking **					
$0 - 9,999.99	.15	.15	$25,000.00 - 49,999.99	.35	.35
$10,000.00 - 24,999.99	.20	.20	$50,000.00 and above	.40	.40
N.O.W. Interest Checking	.10	.10			
Savings--Personal or Comml.	.15	.15			

Retirement Accounts

FDIC Insured IRA	.70	.70

Certificates of Deposit

	Interest Rate	APY*		Interest Rate	APY*
30 to 89 Days	.20	.20	**24 Months**	.60	.60
90 to 180 Days	.25	.25	**30 Months**	.70	.70
6 Months	.35	.35	**36 Months**	.90	.90
12 Months	.45	.45	**48 Months**	1.14	1.15
18 Months	.55	.55	**60 Months**	1.24	1.25

Specialty CD's

	Interest Rate	APY*
Dream CD	.30	.30
($100 to open; add to it any time; variable rate; 12 mo. term; interest paid at maturity)		
7 Month Advantage CD	.75	.75
($5,000 minimum)		
14 Month Promotional CD	1.00	1.00
($5,000 minimum)		
18 Month Elevator CD	.50	.50
(Includes one interest rate bump option)		
30 Month Elevator CD	.60	.60
(Includes one interest rate bump option)		
42 Month Elevator CD	.85	.85
(Includes two interest rate bump options)		

The following guidelines apply, unless otherwise stated on a particular product:
$1,000 minimum deposit to open; Interest payable monthly on deposits of $5,000 or more; APY's shown above are calculated on $5,000 minimum and monthly interest unless otherwise stated; Interest payable quarterly on deposits of less than $5,000. Ready Cash and Retirement Accounts are variable rate products; the rate is determined and adjusted weekly.

** The tiered HiFi account earns the interest rate shown based on the ending daily balance.

You may be charged a penalty in the event of early withdrawal.
Penalty is equal to 3 months interest for certificates with less than 18 month maturity or 6 month interest for certificates with 18 month maturity or longer. Dream CD penalty is 6 months interest.

Each depositor insured to $250,000.00 or more by FDIC. Ask us how to maximize your insurance coverage!

1-yr T-Bill (annualized) **0.99** **Member FDIC** *** APY stands for Annual Percentage Yield**