

Deposit Account Annual Percentage Yields Effective:

6-22-2017 through 6-28-2017

Ready Cash Accounts

| | <u>Interest Rate</u> | <u>APY*</u> | | <u>Interest Rate</u> | <u>APY*</u> |
|--|----------------------|-------------|-------------------------|----------------------|-------------|
| 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

| | <u>Interest Rate</u> | <u>APY*</u> | | <u>Interest Rate</u> | <u>APY*</u> |
|-----------------------|----------------------|-------------|------------------|----------------------|-------------|
| 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

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

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!