Deposit Account Rate Sheet
Effective December 1, 2013

Account Type	Minimum Deposit to Open	Minimum Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Checking				
Interest Checking[1,2]	$100	$10,001 & Above	.25%	.25%
		$2,501-$10,000	.20%	.20%
		Up to $2,500	.10%	.10%
Money Market				
Money Market Account[1,4]	$100	$100,001 & Above	.50%	.50%
		$25,001-$100,000	.40%	.40%
		$2,501-$25,000	.30%	.30%
		Up to $2,500	.20%	.20%
Statement Savings				
Regular Savings[1]	$50	$.01	.20%	.20%
Premium IRA Savings[1] (IRA Funds Only)	$50	Up to $5,000	.20%	.20%
		$5,000 & Above	.30%	.30%
Certificates of Deposit and Individual Retirement Accounts[3]				
3 Months	$500	$500	.25%	.25%
6 Months	$500	$500	.35%	.35%
9 Months	$500	$500	.45%	.45%
12 Months	$500	$500	.60%	.60%
12 Months No Penalty[5]	$500	$500	.50%	.50%
18 Months	$500	$500	.80%	.80%
2 Years	$500	$500	.90%	.90%
3 Years	$500	$500	1.15%	1.16%
4 Years	$500	$500	1.25%	1.26%
5 Years	$500	$500	1.50%	1.51%

[1] The interest rate and annual percentage yield may change after account opening. Annual Percentage Yield = APY
[2] For personal accounts, associations, non-profits and sole proprietors only
[3] A penalty may be imposed for early withdrawal
[4] May also be used as an Individual Retirement Account
[5] The 12 month No Penalty CD requires that funds must be on deposit for at least seven days, after which one penalty-free withdrawal of funds is allowable without interest or principal penalties.

Information shown is based on current rates and is subject to change without notice. Quoted CD rates are for individual CD's of up to $1 million. Rates on CD's over $1 million are subject to negotiation. Fees could reduce earnings on interest bearing accounts.

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