



Deposit Account Rate Sheet  
Effective February 2, 2018

Account Type	Minimum Deposit to Open	Minimum Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Checking</b>				
Interest Checking <sup>1,2</sup>	\$100	\$ 10,000.01 & Above	.15%	.15%
		\$ 2,500.01 - \$ 10,000	.10%	.10%
		\$ 0 - \$ 2,500.00	.05%	.05%
Non-Profit Business Checking <sup>1,3</sup>	\$100	\$ 25,000.01 & Above	.25%	.25%
		\$ 10,000.01 - \$ 25,000.00	.15%	.15%
		\$ 2,500.01 - \$ 10,000	.10%	.10%
		\$ 0 - \$ 2,500.00	.05%	.05%
<b>Money Market</b>				
Money Market Account <sup>1</sup>	\$100	\$ 250,000.00 & Above	.50%	.50%
		\$ 100,000.00 - \$ 249,999.99	.40%	.40%
		\$ 25,000.00 - \$ 99,999.99	.30%	.30%
		\$ 0 - \$ 24,999.99	.25%	.25%
<b>Statement Savings</b>				
Regular Savings <sup>1</sup>	\$100	\$ .01	.20%	.20%
Junior Savings <sup>4</sup>	\$5	\$ 1,000.01 & Above	.20%	.20%
		\$ .01 - \$ 1,000.00	2.50%	2.53%
<b>Regular Certificates of Deposit and Individual Retirement Account Certificates of Deposits<sup>5</sup></b>				
3 Months <sup>6</sup>	\$500	\$500	.56%	.56%
6 Months <sup>6</sup>	\$500	\$500	.82%	.82%
9 Months <sup>6</sup>	\$500	\$500	.90%	.90%
12 Months <sup>6</sup>	\$500	\$500	1.25%	1.26%
12 Months No Penalty <sup>6,7</sup>	\$500	\$500	1.04%	1.05%
15 Months <sup>6</sup>	\$500	\$500	1.10%	1.11%
18 Months <sup>6</sup>	\$500	\$500	1.30%	1.31%
18 Months Bump Up <sup>8</sup>	\$500	\$500	1.30%	1.31%
2 Years <sup>6</sup>	\$500	\$500	1.44%	1.45%
3 Years <sup>6</sup>	\$500	\$500	1.49%	1.50%
4 Years <sup>6</sup>	\$500	\$500	1.81%	1.83%
5 Years <sup>6</sup>	\$500	\$500	1.92%	1.94%

<sup>1</sup> The interest rate and annual percentage yield may change after account opening. Annual Percentage Yield = APY

<sup>2</sup> For personal accounts and sole proprietors only.

<sup>3</sup> For non-profits, associations, foundations, and other tax-exempt organizations.

<sup>4</sup> Product offered in conjunction with existing John Marshall Bank relationship.

<sup>5</sup> A penalty may be imposed for early withdrawal based on the term of the certificate as follows: less than 12 months = 90 days loss of interest; 12 months to less than 3 years = 180 days loss of interest; 3 years or greater = 1 year loss of interest. We may invade the principal to satisfy the required early withdrawal penalty.

<sup>6</sup> May also be used as an Individual Retirement Account.

<sup>7</sup> 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.

<sup>8</sup> A penalty of 1 year loss of interest may be imposed for early withdrawal. We may invade the principal to satisfy the required early withdrawal penalty. 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.