

EFFECTIVE DATES December 15, 2017 to December 21, 2017

Interest Checking Accounts

Money Market*

Personal			Business		
Account Balance	Rate	APY	Account Balance	Rate	APY
\$0.00 to \$99,999	0.00%	0.00%	\$0.00 to \$99,999	0.00%	0.00%
\$100,000 and Up	0.40%	0.40%	\$100,000 and Up	0.40%	0.40%

*Money Market Transaction Limitation - In one statement cycle, you are allowed only 6 debits.

NOW**

Personal			Business		
Account Balance	Rate	APY	Account Balance	Rate	APY
\$0.00 to \$99,999	0.00%	0.00%	\$0.00 to \$99,999	0.00%	0.00%
\$100,000 and Up	0.40%	0.40%	\$100,000 and Up	0.40%	0.40%

** NOW Accounts are eligible only for individuals, sole proprietorship and nonprofit organizations.

Interest rate and APY are variable and may change at Bank's discretion on Money Market and NOW Accounts

Certificate of Deposit (CD)

Terms	\$20K - \$49K		\$50K - \$99K		\$100K +	
	Rate	APY	Rate	APY	Rate	APY
1 month (30 days)	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
3 months (90 days)	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
6 months (180 days)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
9 months (270 days)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
12 months (365 days)	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%

After opening a Certificate of Deposit account, the Interest Rate is fixed for specified term. Interest Rates may change at any time without prior notice.

Terms	Fixed Maturity CD
1 month (30 days)	7 Days' Interest
3 months (90 days)	7 Days' Interest
6 months (180 days)	14 Days' Interest
9 months (270 days)	21 Days' Interest
12 months (365 days)	28 Days' Interest

Rate & Earnings

Prime Rate:	4.50%	Account Analysis Earnings: Prime minus 4% (Floor of 0.00%)
Libor Rates:	1 month (30 days)	1.4908%
	3 months (90 days)	1.6004%
	6 months (180 days)	1.7677%
	12 months (365 days)	2.0426%

Important Notices

APY - Annual Percentage Yield

Fees could reduce earnings on accounts