

## Deposit Rates

Effective January 3, 2018

	APY	RATE	COMPOUNDING METHOD	MINIMUM OPENING BALANCE
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### Certificates of Deposit \*\*

182 Days	0.50%	0.50%	Daily	\$1,000.00
12 Months	0.80%	0.80%	"	"
15 Months	0.90%	0.90%	"	"
18 Months	1.01%	1.00%	"	"
24 Months	1.11%	1.10%	"	"
30 Months	1.38%	1.37%	"	"
48 Months	1.77%	1.75%	"	"

### Other Deposit Accounts \*\*\*

	APY	RATE	COMPOUNDING METHOD	MINIMUM BALANCE TO OBTAIN A.P.Y.
N.O.W. Checking	0.10%	0.10%	"	\$1,000.00
Money Market ****	0.15%	0.15%	"	\$2,500.00
Super N.O.W. ****	0.10%	0.10%	"	"
Statement Savings	0.10%	0.10%	"	\$50.00
Individual Retirement Account	1.56%	1.55%	"	\$100.00
Health Savings Accounts	0.20%	0.20%	"	\$1.00 - \$2,999.99
	0.40%	0.40%	"	\$3,000.00 - \$9,999.99
	0.60%	0.60%	"	\$10,000.00 or more

***We offer Kids Savers Savings Accounts.....Contact us for all the details.***

\*\* A penalty will be required for early withdrawal.

\*\*\* The interest rate and annual percentage yield may change. Fees or other conditions could reduce the earnings on these accounts.

\*\*\*\* If the balance of these accounts is from \$1.00 to \$2,499.99, the rate reverts back to regular N.O.W. rates  
This would mean an Annual Percentage Yield of 0.10% with a rate of 0.10%

A.P.Y. means Annual Percentage Yield

Rates subject to change at any time.

Call us at **937-663-4186** for more information.

Member  
**FDIC**