

**RATES ON DEPOSIT ACCOUNTS**  
**ACCURATE AS OF 5/1/2018**

Checking Accounts	Simply Free Checking	1st Rewards Checking	50+ Advantage Interest Checking	Direct Interest Checking	Money Market	Preferred Interest Checking	Simply Free Business Checking	Business Interest Checking
<b>Minimum to Open</b>	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
<b>Minimum to Avoid Service Charge</b>	\$0	\$0	\$0	\$0	\$1,000	\$1,500	\$0	\$5,000
<b>Service Charge</b>	None	None	None	None	\$6/month	\$6/month	None	\$6/month
<b>Interest Bearing</b>	No	Yes	Yes	Yes	Yes	Yes	No	Yes
<b>Annual Percentage Yield (APY)/ Interest Rates</b>	NA	Qualifications Met 1.51% APY to \$20,000 On the portion of the balance over \$20,000 Qualifications Not Met 0.01%	0.05%	0.05%	0.10% to \$1,999.99 0.15% to \$19,999.99 0.15% to \$49,999.99 0.15% to \$99,999.99 0.15% to \$199,999.99 0.15% \$200,000 & above	0.05% to \$1,499.99 0.10% \$1,500 & above	NA	0.05% to \$1,499.99 0.10% \$1,500 & above
<b>Requirements</b>	No	Qualifications* Below	Age 50 or better	Monthly Electronic Debit or Direct Deposit	No	No	No	No
<b>Coin/Currency Fee</b>	No	No	No	No	No	No	No	No
<b>Transaction Limitations</b>	None	None	None	None	No more than 6 transfers or withdrawals per month or statement cycle (in-person are not included). Excess of 6 transfers or withdrawals would incur a fee. See Fee Schedule for fee amount.	None	None	None
<b>1st Box of Checks Free (Limitations apply)</b>	Yes	Yes	Yes	Yes	Yes	Yes	No	No

\*1st Rewards Checking Qualifications

Each Qualification Cycle: Login to Online or Mobile Banking at least once, have at least 12 Debit Card purchases post, have at least 1 ACH credit or 1 ACH debit or 1 Bill Payment post, receive monthly statement electronically, and agree to have 1st Guard Alerts on this account.

CERTIFICATES OF DEPOSIT (CD)	\$1,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 and above		INTEREST PENALTY
	APY	INTEREST RATE	APY	INTEREST RATE	APY	INTEREST RATE	
91 Days	0.50%	0.50%	0.60%	0.60%	0.70%	0.70%	3 Months
182 Days (6 months)	0.60%	0.60%	0.70%	0.70%	0.80%	0.80%	3 Months
12 Months (1 year)	0.90%	0.90%	1.00%	1.00%	1.10%	1.10%	6 Months
18 Months (1 1/2 years)	1.00%	1.00%	1.20%	1.20%	1.30%	1.30%	9 Months
24 Months (2 years)	1.25%	1.25%	1.35%	1.35%	1.40%	1.40%	12 Months
30 Months (2 1/2 years)	1.40%	1.40%	1.46%	1.45%	1.56%	1.55%	12 Months
36 Months (3 years)	1.51%	1.50%	1.56%	1.55%	1.86%	1.85%	12 Months
48 Months (4 years)	1.62%	1.61%	1.71%	1.70%	2.01%	2.00%	18 Months
60 Months (5 years)	2.11%	2.10%	2.31%	2.30%	2.47%	2.45%	18 Months

A \$1,000.00 minimum deposit to open a CD and to earn the APY disclosed. A penalty may be imposed for early withdrawal. CD annual percentage yields (APY) assume the semi-annual compounding of interest at the same rate for one year. CD rates to financial institutions will be 1.00% lower than the stated rate on CD terms with rates above 1.00%. On CD terms with rates at or below 1.00%, the CD rate to financial institutions will be 0.10%. After CD is opened, APY and rate are fixed for the term.

Savings Accounts	eSavings	Statement Savings	Christmas Club
<b>Minimum to Open</b>	\$50.00	\$50.00	\$5.00
<b>Minimum to Avoid Service Charge</b>	\$100.00	\$100.00	None
<b>Service Charge</b>	\$2/Month	\$2/Month	None
<b>Requirements</b>	eStatement Enrollment	None	Repetitive transfer into Christmas Club
<b>Annual Percentage Yield (APY)/Interest Rate</b>	0.35%	0.25%	0.15%
<b>Transaction Limitations</b>	No more than 6 transfers or withdrawals per month or statement cycle (in-person are not included). Excess of 6 transfers or withdrawals would incur a fee. See Fee Schedule for fee amount.		No withdrawals allowed

Checking and Savings rates are variable and may change after the account is opened. Fees could reduce the earnings on the account.