

### CD Specials

Type of Account	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open Account
<b>13 Months</b>	<b>1.15%</b>	<b>1.15%</b>	Personal, IRA or Business: \$20,000
<b>20 Months</b>	<b>1.35%</b>	<b>1.35%</b>	

\*\*\*\*Certificates with opening balance over \$95,000 will be at a rate that is .10% lower

Type of Account	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open Account
<b>Money Market Account*</b>			
\$100,000 and over	0.85%	0.85%	
\$40,000 to \$99,999.99	0.75%	0.75%	Personal: \$5,000
\$20,000 to \$39,999.99	0.65%	0.65%	IRA: \$5,000
\$5,000 to \$19,999.99	0.30%	0.30%	Business: \$10,000
Up to \$4,999.99	0.05%	0.05%	

#### Momentum Savings - A Push in the Right Direction

\$1.00 to \$2,499.99	0.25%	0.25%	Personal Accounts
\$2,500 to \$49,999.99	0.90%	0.90%	Only: \$100
\$50,000 and over	0.90%	0.90%	

#### Momentum Checking

0.00%	0.00%	Personal Accounts
		Only: \$0

#### Certificates of Deposit

\*\*\*\*Certificates with opening balance over \$95,000 will be at a rate that is .10% lower

6 months	0.90%	0.90%	
12 months	1.10%	1.10%	Personal: \$10,000
18 month	1.30%	1.30%	IRA: \$1,000
24 months	1.35%	1.35%	Business: \$10,000
36,48 or 60 months	1.60%	1.60%	

#### Regular Savings

Balances of \$50,000 and over	0.25%	0.25%	Personal, IRA or Business:
Up to \$49,999.99	0.25%	0.25%	\$200

#### Interest Checking

0.10%	0.10%	Personal: \$500
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\*Rates on all balance tiers are variable and may change after the account is opened. Interest is calculated on the entire available balance each day at the rate for that balance tier. Account fees may reduce earnings. Regular Savings and Interest Checking are variable rate, tiered accounts. The rate on variable accounts may change after the account is opened. On tiered accounts, interest is calculated on the entire available balance each day at the rate for that balance tier. Account fees may reduce earnings. The Annual Percentage Yield on Certificates of Deposit assumes interest remains on deposit until maturity; a withdrawal of interest prior to maturity will reduce earnings. There is a penalty for early withdrawal, which could reduce earnings. For additional account information, please refer to your Account Disclosures and Fee Schedules. Restrictions may apply. Rates are subject to change without prior notice.  
See your Banker for current rates.