

Effective:

Rates & Terms*

Money Markets

TIER	INTEREST RATE	APY**
Tier I (more than \$100,000.00)	0.50%	0.50%
Tier II (\$25,000.01 - \$100,000.00)	0.35%	0.35%
Tier III (\$10,000.01 - \$25,000.00)	0.25%	0.25%
Tier IV (\$2,500.01 - \$10,000.00)	0.15%	0.15%
Tier V (\$0.00 - \$2,500.00)	0.05%	0.05%

CD's

TERM	INTEREST RATE	APY**
30-89 Days	0.05%	0.05%
90-179 Days	0.10%	0.10%
180-364 Days	0.25%	0.25%
12-17 Months	0.50%	0.50%
18-23 Months	0.60%	0.60%
24-29 Months	0.70%	0.70%
30-35 Months	0.75%	0.75%
36-47 Months	0.80%	0.80%
48-59 Months	0.85%	0.85%
60 Months	0.90%	0.90%

Savings

ACCOUNT TYPE	INTEREST RATE	APY**
First Savings	0.05%	0.05%
Relationship Savings	0.10%	0.10%

IRA's

TERM	INTEREST RATE	APY**
12 Month Variable	0.50%	0.50%
12 Month Fixed-Rate	0.50%	0.50%
24 Month Fixed-Rate	0.70%	0.70%

City Club Relationship Banking

TIER	INTEREST RATE	APY**
Tier I (more than \$50,000)	0.40%	0.40%
Tier II (\$0.00 - \$50,000)	0.25%	0.25%

*All products are priced daily and subject to change without notice. Fees could reduce earnings.

**APY = Annual Percentage Yield.

Additional information available from any of our Customer Service Representatives.

