



First National Bank

Member FDIC

CURRENT INTEREST RATES ON DEPOSIT ACCOUNTS

Effective: Friday December 1, 2017 through Tuesday, January 2, 2018

| <u>Account Type</u> | <u>Annual Percentage</u> | <u>Interest</u> |
|--|--------------------------|-----------------|
| | <u>Yield (APY)</u> | <u>Rate</u> |
| Statement & Relationship Savings Accounts (balances less than \$2,500) | 0.10% | 0.10% |
| Statement & Relationship Savings Accounts (balances > than or = to \$2,500) | 0.15% | 0.15% |
| Passbook Savings Accounts (all balances) (Minimum balance required to open all savings accounts is \$25) | 0.10% | 0.10% |
| Performance Checking (Interest on Checking balances thru \$24,999.99) | 0.10% | 0.10% |
| Performance Checking (Interest on Checking bal. \$25,000 thru \$49,999.99) | 0.20% | 0.20% |
| Performance Checking (Interest on Checking bal. \$50,000 and greater) (Minimum balance required to open all Performance Checking accounts is \$100; minimum \$1,000 daily balance to avoid monthly fee) | 0.25% | 0.25% |
| Advantage Account (\$500 minimum balance for payment of interest) | 0.05% | 0.05% |
| Advantage Plus Account (Interest on all balances) | 0.10% | 0.10% |
| Advantage Plus 55 Account (Interest on all balances) (Minimum balance required to open all checking accounts is \$100) | 0.10% | 0.10% |
| Money Market Deposit Accounts (balances thru \$2,499.99) | 0.20% | 0.20% |
| Money Market Deposit Accounts (\$2,500 thru \$9,999.99) | 0.25% | 0.25% |
| Money Market Deposit Accounts (\$10,000 thru \$24,999.99) | 0.30% | 0.30% |
| Money Market Deposit Accounts (\$25,000 thru \$49,999.99) | 0.35% | 0.35% |
| Money Market Deposit Accounts (\$50,000 thru \$99,999.99) | 0.45% | 0.45% |
| Money Market Deposit Accounts (\$100,000 and greater) (Minimum balance required to open all money market accounts is \$100; minimum \$2,500 daily balance to avoid monthly fee) | 0.50% | 0.50% |

For all rates listed above, accounts fees may reduce earnings. The Annual Percentage Yield and rate may change after the account is opened. All rates are subject to change at any time and without prior notice.

Business Checking Account "Earnings" Credit to support commercial services used

0.50%

| <u>Time Deposits -Certificates of Deposit by maturity:</u> | <u>Annual Percentage</u> | <u>Interest</u> |
|--|--------------------------|-----------------|
| | <u>Yield (APY)</u> | <u>Rate</u> |
| Seven (7) day (minimum term) Certificate of Deposit (\$2,500 minimum) | 0.10% | 0.10% |
| Ninety one (91) day Certificate of Deposit (\$2,500 minimum) | 0.15% | 0.15% |
| One hundred eighty-two (182) day CD (\$2,500 minimum) | 0.35% | 0.35% |
| One (1) year Certificate of Deposit (\$500 minimum) | 0.65% | 0.65% |
| One (1) year Advantage Certificate of Deposit (\$500 minimum) | 0.70% | 0.70% |
| Eighteen month (1-1/2 year) Certificate of Deposit (\$500 minimum) | 0.85% | 0.85% |
| Two (2) year term Certificate of Deposit (\$500 minimum) | 1.10% | 1.10% |
| Three (3) year term Certificate of Deposit (\$500 minimum) | 1.21% | 1.20% |
| Four (4) year & longer term Certificate of Deposit (\$500 minimum) ("Minimum" balance listed above reflects the required opening deposit) | 1.36% | 1.35% |

Time Deposits- Jumbo (\$100,000 and Over) C/D's by maturity:

Local gov't entities require collateralization for deposits > \$250K; check with management RE: coll. availability

| | <u>Annual Pct</u> | <u>Interest</u> |
|----------------|--------------------|-----------------|
| | <u>Yield (APY)</u> | <u>Rate</u> |
| 7 - 29 days | 0.10% | 0.10% |
| 30 - 59 days | 0.15% | 0.15% |
| 60 - 90 days | 0.15% | 0.15% |
| 91 - 120 days | 0.25% | 0.25% |
| 121 - 181 days | 0.30% | 0.30% |
| 182 - 269 days | 0.45% | 0.45% |
| 270 - 364 days | 0.55% | 0.55% |
| 365 - 730 days | 0.70% | 0.70% |

(All Jumbo time deposits require a minimum opening deposit of \$100,000)

Jumbo Certificates of Deposit have certain conditions/restrictions regarding issuance. For all time deposits, interest on your C/D is payable monthly, quarterly, or at maturity (with one year maximum term). Please ask your customer service specialist for details. For all time deposits, there is a substantial penalty for early withdrawal before maturity.

