

<u>Account Product Name</u>	<u>Minimum Opening Deposit</u>	<u>Minimum Balance to Obtain APY</u>	<u>Interest Rate</u>	<u>APY</u>
1 Month Certificate	\$500.00	\$500.00	0.100%	0.10%
3 Month Certificate	\$500.00	\$500.00	0.100%	0.10%
6 Month Certificate				
\$500.00- \$20,000.00	\$500.00	\$500.00	0.100%	0.10%
\$20,000.01-\$40,000.00	\$20,000.01	\$20,000.01	0.150%	0.15%
\$40,000.01-\$60,000.00	\$40,000.01	\$40,000.01	0.150%	0.15%
\$60,000.01 & above	\$60,000.01	\$60,000.01	0.200%	0.20%
12 Month Certificate				
\$500.00- \$20,000.00	\$500.00	\$500.00	0.100%	0.10%
\$20,000.01-\$40,000.00	\$20,000.01	\$20,000.01	0.150%	0.15%
\$40,000.01-\$60,000.00	\$40,000.01	\$40,000.01	0.200%	0.20%
\$60,000.01 & above	\$60,000.01	\$60,000.01	0.250%	0.25%
18 Month Certificate				
\$500.00- \$20,000.00	\$500.00	\$500.00	0.100%	0.10%
\$20,000.01-\$40,000.00	\$20,000.01	\$20,000.01	0.150%	0.15%
\$40,000.01-\$60,000.00	\$40,000.01	\$40,000.01	0.150%	0.15%
\$60,000.01 & above	\$60,000.01	\$60,000.01	0.200%	0.20%
24 Month Certificate				
\$500.00- \$20,000.00	\$500.00	\$500.00	0.300%	0.30%
\$20,000.01-\$40,000.00	\$20,000.01	\$20,000.01	0.350%	0.35%
\$40,000.01-\$60,000.00	\$40,000.01	\$40,000.01	0.400%	0.40%
\$60,000.01 & above	\$60,000.01	\$60,000.01	0.450%	0.45%
36 Month Certificate				
\$500.00- \$20,000.00	\$500.00	\$500.00	0.550%	0.55%
\$20,000.01-\$40,000.00	\$20,000.01	\$20,000.01	0.550%	0.55%
\$40,000.01-\$60,000.00	\$40,000.01	\$40,000.01	0.550%	0.55%
\$60,000.01 & above	\$60,000.01	\$60,000.01	0.550%	0.55%
48 Month Certificate				
\$500.00- \$20,000.00	\$500.00	\$500.00	0.800%	0.80%
\$20,000.01-\$40,000.00	\$20,000.01	\$20,000.01	0.800%	0.80%
\$40,000.01-\$60,000.00	\$40,000.01	\$40,000.01	0.800%	0.80%
\$60,000.01 & above	\$60,000.01	\$60,000.01	0.800%	0.80%
Education Certificate	\$100.00	\$100.00	0.100%	0.10%

1) Your Interest rate and annual percentage yeild may change, at our discretion, at any time.

If you close your account before interest is credited, you will not receive the accrued interest. Fees could have the effect of reducing earnings on your account.

2) Annual percentage yield(APY) assumes that interest is compounded and credited quarterly and remains on deposit until maturity. A withdrawal of interest prior to maturity will reduce earnings. Interest rates on certificates of deposits (CD's) are fixed rates and are paid for the term of the deposit until maturity. Additional deposits before maturity are not permitted except to the IRA 18 month variable CD which allows additional deposits of a minimum of \$50.00. Substantial penalty for early withdrawal. Please refer to your CD for additional terms and conditions that may apply.

**Interest rates are determined at the sole discretion of First State Bank and are subject to change. Rates are accurate as of the date shown. Please contact any of our offices for current rate information.