

## COMMERCIAL

# DEPOSIT RATES

Rates accurate as of June 23, 2017

Rate Subject to Change- APY=Annual Percentage Yield

|   | APY   | Interest Rate |
|---|-------|---------------|
| <b>Business Interest Checking</b>   |       |               |
| \$100.00 minimum to open. Minimum balance of \$5,000.00 required to avoid monthly service fees. |       |               |
| \$0.00-\$999.99   | 0.05% | 0.05%         |
| \$1,000.00-\$4,999.99   | 0.05% | 0.05%         |
| \$5,000.00-\$24,999.99  | 0.10% | 0.10%         |
| \$25,000.00-\$49,999.99   | 0.10% | 0.10%         |
| \$50,000.00-\$99,999.99   | 0.15% | 0.15%         |
| \$100,000.00 and above  | 0.15% | 0.15%         |

|   |       |       |
|---|-------|-------|
| <b>Non-Profit Checking</b>  |       |       |
| Investment account for non-profit organizations. \$100.00 minimum to open and no minimum balance. |       |       |
| \$0.00-\$999.99   | 0.05% | 0.05% |
| \$1,000.00-\$4,999.99   | 0.05% | 0.05% |
| \$5,000.00-\$24,999.99  | 0.10% | 0.10% |
| \$25,000.00-\$49,999.99   | 0.10% | 0.10% |
| \$50,000.00-\$99,999.99   | 0.15% | 0.15% |
| \$100,000.00 and above  | 0.15% | 0.15% |

|  |       |       |
|--|-------|-------|
| <b>Business Savings</b>  |       |       |
| \$100.00 minimum to open. Minimum balance of \$100.00 to avoid monthly service fees. |       |       |
|  | 0.10% | 0.10% |

|   | APY   | Interest Rate |
|---|-------|---------------|
| <b>Business Money Market</b>  |       |               |
| Business investment account offering limited check writing. \$2,500.00 minimum deposit required to open. Minimum balance of \$2,500.00 to avoid service fees. |       |               |
| \$0.00-\$9,999.99   | 0.10% | 0.10%         |
| \$10,000.00-\$24,999.99   | 0.10% | 0.10%         |
| \$25,000.00-\$49,999.99   | 0.15% | 0.15%         |
| \$50,000.00-\$99,999.99   | 0.15% | 0.15%         |
| \$100,000.00-\$249,999.99   | 0.20% | 0.20%         |
| \$250,000.00 and above  | 0.20% | 0.20%         |

|  |  |       |
|--|--|-------|
| <b>Commercial Funds Management</b>   |  |       |
| This account combines all the features of a Commercial Checking account with an automatic investment feature. *The result is a single funds management account that allows you to take full advantage of your surplus funds. |  |       |
| UNDER \$25,000   |  | 0.10% |
| \$25,000-\$99,999  |  | 0.15% |
| \$100,000-249,999  |  | 0.20% |
| \$250,000-\$499,999  |  | 0.20% |
| \$500,000-\$999,999  |  | 0.20% |
| \$1,000,000 AND ABOVE  |  | 0.20% |

\*The Repurchase Agreement Investment Account is not insured by the FDIC. However, all funds in the account are invested in marketable securities which are guaranteed liquid by established repurchase agreements. The interest rate is subject to change daily.



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Rates may vary on above accounts. Daily Balance Method is used to calculate interest on accounts. This method applies a daily periodic rate to the principal balance in the account each day. Interest will compound monthly on all checking, money market and savings accounts. Interest begins to accrue not later than the business day we receive credit for the deposit of non-cash items (i.e., checks). Fees could reduce the earnings on the above accounts. Rates are subject to change without notice. See Personal Banker for more details. Member FDIC.

# CD DEPOSIT RATES

Rates accurate as of June 23, 2017

Rate Subject to Change- APY=Annual Percentage Yield

|  | APY   | Interest Rate |
|--|-------|---------------|
| <b>Certificates of Deposit</b>   |       |               |
| Automatically renewable. Rate remains the same throughout the investment period. \$1,000.00 minimum deposit to open and receive stated APY (unless otherwise noted). |       |               |
| <b>1 month</b>   |       |               |
| \$10,000.00-\$24,999.99  | 0.10% | 0.10%         |
| \$25,000.00 and above  | 0.10% | 0.10%         |
| <b>2 months</b>  |       |               |
| \$10,000.00-\$24,999.99  | 0.10% | 0.10%         |
| \$25,000.00 and above  | 0.10% | 0.10%         |
| <b>3 months</b>  |       |               |
| \$1,000.00-\$9,999.99  | 0.10% | 0.10%         |
| \$10,000.00-\$24,999.99  | 0.15% | 0.15%         |
| \$25,000.00 and above  | 0.15% | 0.15%         |
| <b>6 months</b>  |       |               |
| \$1,000.00-\$9,999.99  | 0.15% | 0.15%         |
| \$10,000.00-\$24,999.99  | 0.20% | 0.20%         |
| \$25,000.00 and above  | 0.20% | 0.20%         |
| <b>9 months</b>  |       |               |
| \$1,000.00-\$9,999.99  | 0.15% | 0.15%         |
| \$10,000.00-\$24,999.99  | 0.25% | 0.25%         |
| \$25,000.00 and above  | 0.25% | 0.25%         |
| <b>12 months</b>   |       |               |
| \$1,000.00-\$9,999.99  | 0.20% | 0.20%         |
| \$10,000.00-\$24,999.99  | 0.30% | 0.30%         |
| \$25,000.00 and above  | 0.30% | 0.30%         |
| <b>18 months</b>   |       |               |
| \$1,000.00-\$9,999.99  | 0.25% | 0.25%         |
| \$10,000-\$24,999.99   | 0.40% | 0.40%         |
| \$25,000.00 and above  | 0.40% | 0.40%         |
| <b>24 months</b>   |       |               |
| \$1,000.00-\$9,999.99  | 0.30% | 0.30%         |
| \$10,000.00-\$24,999.99  | 0.50% | 0.50%         |
| \$25,000.00 and above  | 0.50% | 0.50%         |
| <b>30 months</b>   |       |               |
| \$1,000.00-\$9,999.99  | 0.35% | 0.35%         |
| \$10,000.00-\$24,999.99  | 0.55% | 0.55%         |
| \$25,000.00 and above  | 0.55% | 0.55%         |

|                         | APY   | Interest Rate |
|-------------------------|-------|---------------|
| <b>36 months</b>        |       |               |
| \$1,000.00-\$9,999.99   | 0.45% | 0.45%         |
| \$10,000.00-\$24,999.99 | 0.75% | 0.75%         |
| \$25,000.00 and above   | 0.75% | 0.75%         |
| <b>48 months</b>        |       |               |
| \$1,000.00-\$9,999.99   | 0.60% | 0.60%         |
| \$10,000.00-\$24,999.99 | 0.80% | 0.80%         |
| \$25,000.00 and above   | 0.80% | 0.80%         |
| <b>60 months</b>        |       |               |
| \$1,000.00-\$9,999.99   | 0.80% | 0.80%         |
| \$10,000.00-\$24,999.99 | 1.00% | 1.00%         |
| \$25,000.00 and above   | 1.00% | 1.00%         |

## Flex CD

A flexible term, variable rate CD, requiring a \$100 minimum deposit to open and receive stated APY. Additional deposits allowed. Rates subject to change without notice.

|                         |       |       |
|-------------------------|-------|-------|
| <b>12 months</b>        |       |       |
| \$100.00-\$999.99       | 0.05% | 0.05% |
| \$1,000.00-\$9,999.99   | 0.20% | 0.20% |
| \$10,000.00-\$24,999.99 | 0.30% | 0.30% |
| \$25,000.00 and above   | 0.30% | 0.30% |
| <b>18 months</b>        |       |       |
| \$100.00-\$999.99       | 0.10% | 0.10% |
| \$1,000.00-\$9,999.99   | 0.25% | 0.25% |
| \$10,000.00-\$24,999.99 | 0.40% | 0.40% |
| \$25,000.00 and above   | 0.40% | 0.40% |
| <b>24 months</b>        |       |       |
| \$100.00-\$999.99       | 0.15% | 0.15% |
| \$1,000.00-\$9,999.99   | 0.30% | 0.30% |
| \$10,000.00-\$24,999.99 | 0.50% | 0.50% |
| \$25,000.00 and above   | 0.50% | 0.50% |



Daily Balance Method is used to calculate interest on accounts. This method applies a daily periodic rate to the principal balance in the account each day. Interest will compound quarterly on all certificates of deposit 3 months and longer. Interest will compound at maturity on CDs shorter than 3 months. Rates are subject to change without notice. A penalty may be imposed for early withdrawal. See Personal Banker for more details. Member FDIC.

## COMMERCIAL

# CD SPECIAL DEPOSIT RATES

Rates accurate as of June 23, 2017

### ▪ CD Specials

|                                    | APY   | Interest Rate |
|------------------------------------|-------|---------------|
| <b>45 Day Special</b>              |       |               |
| \$1,000.00-\$9,999.99              | 0.40% | 0.3994%       |
| \$10,000.00-\$24,999.99            | 0.40% | 0.3994%       |
| \$25,000.00 and above              | 0.40% | 0.3994%       |
| <b>11 Month CD Special</b>         |       |               |
| \$1,000.00-\$9,999.99              | 0.50% | 0.4991%       |
| \$10,000.00-\$24,999.99            | 0.85% | 0.8473%       |
| \$25,000.00 and above              | 0.85% | 0.8473%       |
| <b>22 Month CD Special</b>         |       |               |
| \$1,000.00-\$9,999.99              | 0.85% | 0.8473%       |
| \$10,000.00-\$24,999.99            | 1.20% | 1.1946%       |
| \$25,000.00 and above              | 1.20% | 1.1946%       |
| <b>30 Month Investors' Option*</b> |       |               |
| \$1,000.00-\$9,999.99              | 1.01% | 1.0062%       |
| \$10,000.00-\$24,999.99            | 1.36% | 1.3531%       |
| \$25,000.00 and above              | 1.36% | 1.3531%       |
| <b>33 Month Special</b>            |       |               |
| \$1,000.00-\$9,999.99              | 0.95% | 0.9466 %      |
| \$10,000.00-\$24,999.99            | 1.30% | 1.2937%       |
| \$25,000.00 and above              | 1.30% | 1.2937%       |
| <b>59 Month Special</b>            |       |               |
| \$1,000.00-\$9,999.99              | 1.30% | 1.2937%       |
| \$10,000.00-\$24,999.99            | 1.65% | 1.6399%       |
| \$25,000.00 and above              | 1.65% | 1.6399%       |

Automatically renewable. APY = Annual Percentage Yield. Rate remains the same throughout the investment period. \$1,000.00 minimum deposit to open and receive stated APY (unless otherwise noted). Daily Balance Method is used to calculate interest on accounts. This method applies a daily periodic rate to the principal balance in the account each day. Interest will compound quarterly on all certificates of deposit 3 months and longer. Interest will compound at maturity on CDs shorter than 3 months. Rates are subject to change without notice. A penalty may be imposed for early withdrawal. Relationship bump cannot be combined with any other specials or relationship offers. Maximum \$500,000 per business entity. Public funds are excluded from CD Special offers. See Personal Banker for more details. Member FDIC.

\*The rate can be increased one time during the initial term, upon customer request to bank, based on the prevailing 30 Month Investors' Option applicable rate tier. Automatically renews into standard 30 Month Fixed CD product.

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