

COMMERCIAL

**CD SPECIAL DEPOSIT RATES**

Rates accurate as of 7/13/2018

▪ CD Specials

	Interest Rate
<b>45 day special</b>	
\$1,000.00 - \$9,999.99	1.09%
\$10,000.00 - \$24,999.99	1.34%
\$25,000.00 and above	1.34%
<b>11 month special</b>	
\$1,000.00 - \$9,999.99	1.29%
\$10,000.00 - \$24,999.99	1.65%
\$25,000.00 and above	1.65%
<b>22 month special</b>	
\$1,000.00 - \$9,999.99	1.79%
\$10,000.00 - \$24,999.99	2.13%
\$25,000.00 and above	2.13%
<b>30 month investors' option*</b>	
\$1,000.00 - \$9,999.99	1.98%
\$10,000.00 - \$24,999.99	2.32%
\$25,000.00 and above	2.32%
<b>43 month special</b>	
\$1,000.00 - \$9,999.99	2.08%
\$10,000.00 - \$24,999.99	2.43%
\$25,000.00 and above	2.43%
<b>59 month special</b>	
\$1,000.00 - \$9,999.99	2.13%
\$10,000.00 - \$24,999.99	2.48%
\$25,000.00 and above	2.48%

Rate remains the same throughout the investment period. \$1,000.00 minimum deposit to open (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. 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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**CD DEPOSIT RATES**

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Rate Subject to Change

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

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

**▪ Flex CD**

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

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



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## COMMERCIAL

# DEPOSIT RATES

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Rate Subject to Change

Interest Rate	Interest Rate
<b>▪ Business Interest Checking</b>	<b>▪ Business Money Market</b>
\$100.00 minimum to open. Minimum balance of \$5,000.00 required to avoid monthly service fees.	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 - \$999.99 0.05%	\$0.00 - \$9,999.99 0.10%
\$1,000.00 - \$4,999.99 0.05%	\$10,000.00 - \$24,999.99 0.10%
\$5,000.00 - \$24,999.99 0.10%	\$25,000.00 - \$49,999.99 0.15%
\$25,000.00 - \$49,999.99 0.10%	\$50,000.00 - \$99,999.99 0.15%
\$50,000.00 - \$99,999.99 0.15%	\$100,000.00 - \$249,999.99 0.20%
\$100,000.00 and above 0.15%	\$250,000.00 and above 0.20%
<b>▪ Non-Profit Checking</b>	<b>▪ Commercial Funds Management</b>
Investment account for non-profit organizations. \$100.00 minimum to open and no minimum balance.	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.
\$0.00 - \$999.99 0.05%	under \$25,000 0.30%
\$1,000.00 - \$4,999.99 0.05%	\$25,000.00 - \$99,999.99 0.35%
\$5,000.00 - \$24,999.99 0.10%	\$100,000.00 - \$249,999.99 0.50%
\$25,000.00 - \$49,999.99 0.10%	\$250,000.00 - \$499,999.99 0.70%
\$50,000.00 - \$99,999.99 0.15%	\$500,000.00 - \$999,999.99 0.70%
\$100,000.00 and above 0.15%	\$1,000,000.00 and above 0.70%
<b>▪ Business Savings</b>	*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.
\$100.00 minimum to open. Minimum balance of \$100.00 to avoid monthly service fees.	
0.10%	



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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.