



Olney • Ingraham
Oblong • Robinson

Rate Sheet

618-395-8541 or 1-888-937-3178
Member FDIC

Effective November 1, 2018*****

Account Type	Minimum Deposit To Open Account	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield (APY)	Frequency of Compounding
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Certificates of Deposit

3 Month Certificate*	\$500.00	\$500.00	.50%	.50%	Monthly
6 Month Certificate*	500.00	500.00	.80%	.80%	Monthly
12 Month Certificate*	500.00	500.00	1.25%	1.26%	Monthly
18 Month Certificate*	500.00	500.00	1.50%	1.51%	Monthly
24 Month Certificate*	500.00	500.00	1.75%	1.76%	Monthly
28 Month Certificate*	500.00	500.00	2.65%	2.68%	Monthly
30 Month Certificate*	500.00	500.00	1.80%	1.81%	Monthly
36 Month Certificate*	500.00	500.00	2.00%	2.02%	Monthly
48 Month Certificate*	500.00	500.00	2.10%	2.12%	Monthly
60 Month Certificate*	500.00	500.00	2.50%	2.53%	Monthly
12 Month Rainbow*	25.00	25.00	1.25%	1.25%	Annually

Individual Retirement Accounts

18 Month Variable IRA* **	500.00	500.00	1.50%	1.51%	Quarterly
30 Month Fixed IRA*	500.00	500.00	1.80%	1.81%	Quarterly

Savings Accounts

Money Market* **	1,000.00				
0 - 999.99			0.00%	0.00%	
1,000.00 - 19,999.99		1,000.00	.25%	.25%	Monthly
20,000.00 - 49,999.99		20,000.00	.30%	.30%	Monthly
50,000.00 - 99,999.99		50,000.00	.40%	.40%	Monthly
100,000.00 - ABOVE		100,000.00	.50%	.50%	Monthly
Statement Savings* **	100.00	100.00	.15%	.15%	Quarterly
Kids First Club* **	10.00	0.00	.15%	.15%	Quarterly
Christmas Club*	0.00	0.00	.15%	.15%	Annually

Checking Accounts

NOW Plus* **	1,000.00				
0 - 499.99			0.00%	0.00%	
500.00 - 2,499.99		500.00	.055%	.055%	Monthly
2,500.00 - +		2,500.00	.10%	.10%	Monthly
First Class ** ***	100.00				
0 - 2,499.99			.055%	.055%	Monthly
2,500.00 - +			.10%	.10%	Monthly

*The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. Early withdrawals may be subject to penalties. Penalties will be 1 month, 3 months, 6 months, or 12 months interest on the amount withdrawn depending on the term of the CD. Certificates of Deposits will automatically renew at maturity unless otherwise stated. Service charges and fees could reduce earnings.

**Rate may change at any time on variable rate accounts.

***First Class must maintain at least \$10,000 in one or a combination of accounts with our bank or First National Investment Center.

****The interest rate and annual percentage yield may change after the account is opened.

Deposits or depositors are insured by the Federal Deposit Insurance Corporation up to \$250,000 for each depositor.

\$10 fee for Lost Certificate of Deposit - \$5 fee to re-title Certificate of Deposit