



Deposit Rate Sheet

January 4, 2023⁴

www.fnbolney.com | 618-395-8541 or 888-937-3178
Member FDIC

CERTIFICATES OF DEPOSIT¹

<i>Term</i>	<i>Minimum Initial Deposit</i>	<i>Rate</i>	<i>APY¹</i>	<i>Frequency of Compounding</i>
3 Month	\$500.00	1.20%	1.21%	Monthly
6 Month	\$500.00	1.35%	1.36%	Monthly
12 Month	\$500.00	3.00%	3.04%	Monthly
18 Month	\$500.00	4.00%	4.07%	Monthly
24 Month	\$500.00	2.25%	2.27%	Monthly
30 Month	\$500.00	2.25%	2.27%	Monthly
36 Month	\$500.00	2.35%	2.38%	Monthly
48 Month	\$500.00	2.40%	2.43%	Monthly
60 Month	\$500.00	2.50%	2.53%	Monthly
12 Month Rainbow	\$25.00	3.00%	3.00%	Annually

INDIVIDUAL RETIREMENT ACCOUNTS

<i>Term</i>	<i>Minimum Initial Deposit</i>	<i>Rate</i>	<i>APY¹</i>	<i>Frequency of Compounding</i>
18 Month Variable IRA ²	\$500.00	2.10%	2.12%	Quarterly
30 Month Fixed IRA	\$500.00	2.25%	2.27%	Quarterly

SAVINGS ACCOUNTS²

<i>Type</i>	<i>Minimum Initial Deposit</i>	<i>Balance</i>	<i>Rate</i>	<i>APY¹</i>	<i>Frequency of Compounding</i>
Money Market Account	\$1,000	Less than \$1000	0.00%	0.00%	Monthly
		\$1,000.00 - \$19,999.99	0.55%	0.55%	Monthly
		\$20,000.00 - \$49,999.99	0.70%	0.70%	Monthly
		\$50,000.00 - \$99,999.99	0.85%	0.85%	Monthly
		\$100,000.00 and up	1.05%	1.05%	Monthly
Statement Savings	\$100.00	\$100.00 and up	0.55%	0.55%	Quarterly
Kids First Savings	\$10.00		0.55%	0.55%	Quarterly
Christmas Club	\$0.00		0.55%	0.55%	Annually

CHECKING ACCOUNTS²

<i>Type</i>	<i>Minimum Initial Deposit</i>	<i>Balance</i>	<i>Rate</i>	<i>APY¹</i>	<i>Frequency of Compounding</i>
Personal Plus Checking ⁵	\$100.00	Up to \$20,000	2.00%	2.02%	Monthly
		\$20,000.01 and up	0.25%	0.25%	
		If qualifications are not met each statement cycle	.03%	.03%	
Business Plus Checking	\$1,000.00	Less than \$10,000	0.00%	0.00%	Monthly
		\$10,000.00 - \$49,999.99	0.65%	0.65%	
		\$50,000.00 - \$99,999.99	0.85%	0.85%	
		\$100,000.00 and up	1.05%	1.05%	

¹The 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 Penalties will be 1 month, 3 months, 6 months, or 12 months interest on the amount withdrawn depending on the term of the CD.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.

²Rate may change at any time on variable rate accounts.

⁴The interest rate and annual percentage yield may change after the account is opened.

⁵Certain qualifications must be met each statement cycle.

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

Rates Effective as of 1/4/2023