

## First Rate Money Market

Minimum to open \$100.  
Average monthly balance of  
\$5,000 to avoid fees

	Interest Rate	APY
\$0-\$24,999	0.10%	0.10%
\$25,000-\$249,999	0.20%	0.20%
\$250,000-\$1,999,999	0.80%	0.80%
\$2,000,000-\$4,999,999	0.90%	0.90%
\$5,000,000	1.00%	1.01%

## First Choice Business Savings

Minimum to open \$100.  
Average monthly balance of  
\$1,000 to avoid fees

\$0+	0.20%	0.20%
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## Rising Rate Certificate of Deposit

Interest compounded daily.  
Minimum deposit \$10,000.  
Ten-day option to withdraw at  
end of each six-month term. Penalty  
For early withdraw at other times.  
No brokered deposits. Rates subject to change.

1.75%	2.25%	2.75%
First	Second	Third
6-month term	6-month term	6-month term

## 2.28% APY

Annual percentage Yield (APY)  
effective 11/1/18; assumes all  
funds remain on deposit for the  
full term.

## Certificates of Deposit

Minimum to open \$2,500.  
A penalty may be imposed for early withdrawal.

Ask about  
ICS, CDARS  
Programs, Rising  
Rate CD's  
and monthly CD  
promotional  
offers.

Term	\$0- \$99,999		\$100,000-\$249,999		\$250,000-\$499,999		\$500,000+	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
30 Day	0.40%	0.40%	0.70%	0.70%	0.80%	0.80%	0.90%	0.90%
60 Day	0.45%	0.45%	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%
90 Day	0.50%	0.50%	0.90%	0.90%	1.00%	1.01%	1.10%	1.11%
6 Month	0.70%	0.70%	1.00%	1.01%	1.10%	1.11%	1.20%	1.21%
9 Month	0.80%	0.80%	1.10%	1.11%	1.20%	1.21%	1.30%	1.31%
1 Year	1.00%	1.01%	1.20%	1.21%	1.30%	1.31%	1.40%	1.41%
18 Month	1.30%	1.31%	1.50%	1.51%	1.60%	1.61%	1.70%	1.71%
2 Year	1.45%	1.46%	1.60%	1.61%	1.70%	1.71%	1.80%	1.82%
3 Year	1.60%	1.61%	1.75%	1.77%	1.85%	1.87%	1.95%	1.97%
4 Year	1.90%	1.92%	2.20%	2.22%	2.30%	2.33%	2.40%	2.43%
5 Year	2.00%	2.02%	2.45%	2.48%	2.55%	2.58%	2.65%	2.69%

Current rates as of 1.1.19 are subject to change. Fees could reduce earnings on accounts.  
APY based on a \$2,500 balance for entire designated CD term.