



Annual Percentage Yield and Interest Rates Effective as of April 7, 2014

<b>Certificate of Deposit</b>	<b>Minimum Opening Balance</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
6 Month Term	\$1,000.00	0.35%	0.35%
1 Year Term	\$1,000.00	0.40%	0.40%
2 Year Term	\$1,000.00	0.75%	0.75%
3 Year Term	\$1,000.00	1.00%	1.00%
<p>Minimum balance of \$1,000.00 required to earn disclosed APY using daily balance method            Interest on above accounts will be compounded monthly and credited monthly            The daily balance method is used to calculate interest on the account            A penalty may be imposed for early withdrawal            Fees imposed could affect the earnings on the account</p>			
<b>Money Market - Checking</b>	<b>Minimum Opening Balance</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Balance less than \$1,800.00	\$1,800.00	0.00%	0.00%
Balance of \$1,800.00 to \$74,999.99	\$1,800.00	0.20%	0.20%
Balance of \$75,000.00 and above	\$1,800.00	0.20%	0.20%
<b>Senior Money Market - Checking*</b>	<b>Minimum Opening Balance</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Balance less than \$1,800.00	\$1,800.00	0.00%	0.00%
Balance of \$1,800.00 to \$74,999.99	\$1,800.00	0.25%	0.25%
Balance of \$75,000.00 and above	\$1,800.00	0.25%	0.25%
<p>Minimum balance of \$1,800.00 required to earn disclosed APY using daily balance method            Interest on above accounts will be compounded monthly and credited monthly            The daily balance method is used to calculate interest on the account            Variable Rate - Interest rates and APY may change at any time after account opening            Fees imposed could affect the earnings on the account            *Eligibility: Customer must be 55 years of age or older to open this account</p>			
<b>NOW Account - Checking</b>	<b>Minimum Opening Balance</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Balance of \$1000.00 and above	\$1,000.00	0.05%	0.05%
Balance less than \$1,000.00	\$1,000.00	0.00%	0.00%
<b>Golden NOW Account - Checking*</b>	<b>Minimum Opening Balance</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Balance of \$1000.00 and above	\$1,000.00	0.10%	0.10%
Balance less than \$1,000.00	\$1,000.00	0.00%	0.00%
<p>Minimum balance of \$1,000.00 required to earn disclosed APY using daily balance method            Interest on above accounts will be compounded monthly and credited monthly            The daily balance method is used to calculate interest on the account            Variable Rate - Interest rates and APY may change at any time after account opening            Fees imposed could affect the earnings on the account            *Eligibility: Customer must be 55 years of age or older to open this account</p>			
<b>Savings Account</b>	<b>Minimum Opening Balance</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
Balance of \$50.00 and above	\$50.00	0.15%	0.15%
Balance less than \$50.00	\$50.00	0.00%	0.00%
<p>Minimum balance of \$50.00 required to earn disclosed APY using daily balance method            Interest on above accounts will be compounded monthly and credited monthly            The daily balance method is used to calculate interest on the account            Variable Rate - Interest rates and APY may change at any time after account opening            Fees imposed could affect the earnings on the account</p>			

Please contact a bank representative for additional information on the above rates at (575)769-1975