



Annual Percentage Yield and Interest Rates Effective as of April 9, 2018

Certificate of Deposit	Minimum Opening Balance	Annual Percentage Yield (APY)	Interest Rate
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	1.25%	1.25%
3 Year Term	\$1,000.00	1.50%	1.50%
<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>			
Money Market - Checking	Minimum Opening Balance	Annual Percentage Yield (APY)	Interest Rate
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%
Senior Money Market - Checking*	Minimum Opening Balance	Annual Percentage Yield (APY)	Interest Rate
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>			
NOW Account - Checking	Minimum Opening Balance	Annual Percentage Yield (APY)	Interest Rate
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%
Golden NOW Account - Checking*	Minimum Opening Balance	Annual Percentage Yield (APY)	Interest Rate
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>			

Savings Account	Minimum Opening Balance	Annual Percentage Yield (APY)	Interest Rate
Balance of \$50.00 and above	\$50.00	0.15%	0.15%
Balance less than \$50.00	\$50.00	0.00%	0.00%
<p style="text-align: center;"> 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