



# BankFirst

## DEPOSIT INTEREST RATES

Rates valid as of September 7, 2017.

### CERTIFICATE OF DEPOSITS

| Length / Type                   | Minimum Balance            | Compounded   | Interest Rate | Annual Percentage Yield |
|---------------------------------|----------------------------|--------------|---------------|-------------------------|
| 6 MONTH Certificate of Deposit  | \$1,000.00 to \$10,000.00  | None         | 1.00          | 1.00                    |
|                                 | \$10,000.01 to \$50,000.00 | None         | 1.00          | 1.00                    |
|                                 | \$50,000.01 and Over       | None         | 1.00          | 1.00                    |
| 12 MONTH Certificate of Deposit | \$1,000.00 to \$10,000.00  | Semiannually | 1.20          | 1.20                    |
|                                 | \$10,000.01 to \$50,000.00 | Semiannually | 1.20          | 1.20                    |
|                                 | \$50,000.01 and Over       | Semiannually | 1.20          | 1.20                    |
| 24 MONTH Certificate of Deposit | \$1,000.00 to \$10,000.00  | Semiannually | 1.35          | 1.35                    |
|                                 | \$10,000.01 to \$50,000.00 | Semiannually | 1.35          | 1.35                    |
|                                 | \$50,000.01 and Over       | Semiannually | 1.35          | 1.35                    |
| 36 MONTH Certificate of Deposit | \$1,000.00 to \$10,000.00  | Semiannually | 1.40          | 1.40                    |
|                                 | \$10,000.01 to \$50,000.00 | Semiannually | 1.40          | 1.40                    |
|                                 | \$50,000.01 and Over       | Semiannually | 1.40          | 1.40                    |
| 48 MONTH Certificate of Deposit | \$1,000.00 to \$10,000.00  | Semiannually | 1.49          | 1.50                    |
|                                 | \$10,000.01 to \$50,000.00 | Semiannually | 1.49          | 1.50                    |
|                                 | \$50,000.01 and Over       | Semiannually | 1.49          | 1.50                    |
| 60 MONTH Certificate of Deposit | \$1,000.00 to \$10,000.00  | Semiannually | 1.69          | 1.70                    |
|                                 | \$10,000.01 to \$50,000.00 | Semiannually | 1.69          | 1.70                    |
|                                 | \$50,000.01 and Over       | Semiannually | 1.69          | 1.70                    |
| *SPECIAL*<br>2 YEAR IRA Add On  | \$1,000.00 to \$10,000.00  | Semiannually | 1.40          | 1.40                    |
|                                 | \$10,000.01 to \$50,000.00 | Semiannually | 1.40          | 1.40                    |
|                                 | \$50,000.01 and Over       | Semiannually | 1.40          | 1.40                    |

Rates subject to change. Penalty for early withdrawal. The annual percentage yield assumes interest will remain on deposit. A withdrawal will reduce earnings. IRA certificates are insured to FDIC limits. Member FDIC

### INTEREST CHECKING

| Length / Type   | Minimum Balance             | Compounded | Interest Rate | Annual Percentage Yield |
|---|-----------------------------|------------|---------------|-------------------------|
| First Rate<br>(Variable Rate)   | \$2,500.00 & Under          | Monthly    | 0.05          | 0.05                    |
|   | \$2,500.01 to \$10,000      | Monthly    | 0.10          | 0.10                    |
|   | \$10,000.01 to \$25,000.00  | Monthly    | 0.10          | 0.10                    |
|   | \$25,000.01 & Over          | Monthly    | 0.10          | 0.10                    |
| Money Market<br>(Variable Rate)   | \$2,500.00 & Under          | Monthly    | 0.10          | 0.10                    |
|   | \$2,500.01 to \$10,000      | Monthly    | 0.15          | 0.15                    |
|   | \$10,000.01 to \$25,000.00  | Monthly    | 0.20          | 0.20                    |
|   | \$25,000.01 & Over          | Monthly    | 0.30          | 0.30                    |
| Money Market Elite<br>(Variable Rate)                                       | \$10,000.00 & Under         | Monthly    | 0.35          | 0.35                    |
|   | \$10,000.01 to \$50,000.00  | Monthly    | 0.55          | 0.55                    |
|   | \$50,000.01 to \$100,000.00 | Monthly    | 0.65          | 0.65                    |
|   | \$100,000.01 and Over       | Monthly    | 0.75          | 0.75                    |
| Business Money Market Elite<br>(Variable Rate)<br>(Commercial/Public Funds) | \$10,000.00 & Under         | Monthly    | 0.25          | 0.25                    |
|   | \$10,000.01 to \$50,000.00  | Monthly    | 0.40          | 0.40                    |
|   | \$50,000.01 to \$100,000.00 | Monthly    | 0.50          | 0.50                    |
|   | \$100,000.01 and Over       | Monthly    | 0.60          | 0.60                    |
| Health Savings Account<br>(Variable Rate)                                   | \$2,500.00 & Under          | Monthly    | 0.20          | 0.20                    |
|   | \$2,500.01 to \$10,000      | Monthly    | 0.20          | 0.20                    |
|   | \$10,000.01 to \$25,000.00  | Monthly    | 0.60          | 0.60                    |
|   | \$25,000.01 & Over          | Monthly    | 0.60          | 0.60                    |

### SAVINGS

| Length / Type  | Minimum Balance                | Compounded             | Interest Rate | Annual Percentage Yield |      |
|--|--------------------------------|------------------------|---------------|-------------------------|------|
| First Savings<br>(Variable Rate)<br>Regular or Minor<br><i>Minor accounts earn interest at the highest tier.</i> | \$2,500.00 & Under             | Quarterly              | 0.10          | 0.10                    |      |
|  | \$2,500.01 to \$10,000         | Quarterly              | 0.10          | 0.10                    |      |
|  | \$10,000.01 to \$25,000.00     | Quarterly              | 0.10          | 0.10                    |      |
|  | \$25,000.01 & Over             | Quarterly              | 0.20          | 0.20                    |      |
| Holiday Savings<br>(Variable Rate)   | \$2,500.00 & Under             | Annually               | 0.05          | 0.05                    |      |
|  | \$2,500.01 to \$10,000         | Annually               | 0.05          | 0.05                    |      |
|  | \$10,000.01 to \$25,000.00     | Annually               | 0.10          | 0.10                    |      |
|  | \$25,000.01 & Over             | Annually               | 0.20          | 0.20                    |      |
|  | IRA Savings<br>(Variable Rate) | \$2,500.00 & Under     | Quarterly     | 0.15                    | 0.15 |
|  |                                | \$2,500.01 to \$10,000 | Quarterly     | 0.50                    | 0.50 |
| \$10,000.01 to \$25,000.00   |                                | Quarterly              | 1.00          | 1.00                    |      |
| \$25,000.01 & Over   |                                | Quarterly              | 1.00          | 1.00                    |      |
| Market Plus<br>(Variable Rate)   | \$2,500.00 & Under             | Monthly                | 0.05          | 0.05                    |      |
|  | \$2,500.01 to \$10,000         | Monthly                | 0.20          | 0.20                    |      |
|  | \$10,000.01 to \$25,000.00     | Monthly                | 0.20          | 0.20                    |      |
|  | \$25,000.01 & Over             | Monthly                | 0.40          | 0.40                    |      |

Checking and Savings rates are variable and subject to change after account opening. A withdrawal will reduce earnings. Accounts are insured to FDIC limits. The annual percentage yield assumes interest will remain on deposit. Rates accurate as of above date. Fees may reduce earnings. Member FDIC