



DEPOSIT INTEREST RATES

Rates valid as of January 5, 2017.

Length / Type	Minimum Balance	Compounded	Interest Rate	Annual Percentage Yield
3 MONTH Certificate of Deposit	\$2,500 to \$4,999	None	0.30	0.30
	\$5,000 to \$9,999	None	0.30	0.30
	\$10,000 to \$49,999	None	0.30	0.30
	\$50,000 and over	None	0.30	0.30
<i>\$2,500 minimum opening deposit.</i>				
6 MONTH Certificate of Deposit	\$2,500 to \$4,999	None	0.50	0.50
	\$5,000 to \$9,999	None	0.50	0.50
	\$10,000 to \$49,999	None	0.50	0.50
	\$50,000 and over	None	0.50	0.50
<i>\$2,500 minimum opening deposit.</i>				
12 MONTH Certificate of Deposit	\$500 to \$2,499	Semiannually	1.00	1.00
	\$2,500 to \$4,999	Semiannually	1.00	1.00
	\$5,000 to \$9,999	Semiannually	1.00	1.00
	\$10,000 to \$49,999	Semiannually	1.00	1.00
	\$50,000 and over	Semiannually	1.00	1.00
<i>\$500 minimum opening deposit.</i>				
24 MONTH Certificate of Deposit	\$500 to \$2,499	Semiannually	1.40	1.40
	\$2,500 to \$4,999	Semiannually	1.40	1.40
	\$5,000 to \$9,999	Semiannually	1.40	1.40
	\$10,000 to \$49,999	Semiannually	1.40	1.40
	\$50,000 and over	Semiannually	1.40	1.40
<i>\$500 minimum opening deposit.</i>				
36 MONTH Certificate of Deposit	\$500 to \$2,499	Semiannually	1.49	1.50
	\$2,500 to \$4,999	Semiannually	1.49	1.50
	\$5,000 to \$9,999	Semiannually	1.49	1.50
	\$10,000 to \$49,999	Semiannually	1.49	1.50
	\$50,000 and over	Semiannually	1.49	1.50
<i>\$500 minimum opening deposit.</i>				
48 MONTH Certificate of Deposit	\$500 to \$2,499	Semiannually	1.74	1.75
	\$2,500 to \$4,999	Semiannually	1.74	1.75
	\$5,000 to \$9,999	Semiannually	1.74	1.75
	\$10,000 to \$49,999	Semiannually	1.74	1.75
	\$50,000 and over	Semiannually	1.74	1.75
<i>\$500 minimum opening deposit.</i>				
60 MONTH Certificate of Deposit	\$5,000 to \$9,999	Semiannually	2.09	2.10
	\$10,000 to \$49,999	Semiannually	2.09	2.10
	\$50,000 and over	Semiannually	2.09	2.10
<i>\$5,000 minimum opening deposit.</i>				
SPECIAL 2 YEAR IRA Add On	\$500 to \$2,499	Semiannually	1.00	1.00
	\$2,500 to \$4,999	Semiannually	1.40	1.40
	\$5,000 to \$9,999	Semiannually	1.40	1.40
	\$10,000 to \$49,999	Semiannually	1.40	1.40
	\$50,000 and over	Semiannually	1.40	1.40
<i>\$500 minimum opening deposit.</i>				

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

**Future EASY RAISE CD SPECIAL one-time re-pricing applies to the currently published rate for our regular CDs (not special rates).

For office locations and hours, visit www.BankFirstNational.com



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DEPOSIT INTEREST RATES

Rates valid as of January 5, 2017.

INTEREST CHECKING

Type	Minimum Balance	Compounded	Interest Rate	Annual Percentage Yield
First Rate (Variable Rate)	\$2,499 and under	Monthly	0.05	0.05
	\$2,500 to \$9,999	Monthly	0.10	0.10
	\$10,000 to \$24,999	Monthly	0.10	0.10
	\$25,000 and over	Monthly	0.10	0.10
Money Market (Variable Rate)	\$2,499.99 and under	Monthly	0.10	0.10
	\$2,500 to \$9,999	Monthly	0.15	0.15
	\$10,000 to \$24,999	Monthly	0.20	0.20
Money Market Elite (Variable Rate)	\$25,000 and over	Monthly	0.30	0.30
	\$9,999 and under	Monthly	0.35	0.35
	\$10,000 to \$49,999	Monthly	0.50	0.50
	\$50,000 to \$99,999	Monthly	0.60	0.60
	\$100,000 to \$999,999	Monthly	0.60	0.60
Business Money Market Elite (Variable Rate) (Commercial/Public Funds)	\$1,000,000 to \$1,999,999	Monthly	0.60	0.60
	\$2,000,000 and over	Monthly	0.60	0.60
	\$9,999 and under	Monthly	0.25	0.25
	\$10,000 to \$49,999	Monthly	0.40	0.40
	\$50,000 to \$99,999	Monthly	0.50	0.50
	\$100,000 to \$999,999	Monthly	0.50	0.50
	\$1,000,000 to \$1,999,999	Monthly	0.50	0.50
	\$2,000,000 and over	Monthly	0.50	0.50

SAVINGS

Type	Balances	Compounded	Interest Rate	Annual Percentage Yield
First Savings (Variable Rate) Regular or Minor	\$0 to \$999	Quarterly	0.10	0.10
	\$1,000 to \$9,999	Quarterly	0.10	0.10
	\$10,000 to \$24,999	Quarterly	0.10	0.10
	\$25,000 and over	Quarterly	0.20	0.20
<i>Minor accounts earn interest at the highest tier.</i>				
Holiday Savings (Variable Rate)	\$0 to \$999	Annually	0.05	0.05
	\$1,000 to \$9,999	Annually	0.05	0.05
	\$10,000 to \$24,999	Annually	0.10	0.10
	\$25,000 and over	Annually	0.20	0.20
IRA Savings (Variable Rate)	\$0 to \$999	Quarterly	0.15	0.15
	\$1,000 to \$9,999	Quarterly	1.00	1.00
	\$10,000 to \$24,999	Quarterly	1.00	1.00
	\$25,000 and over	Quarterly	1.00	1.00
Market Plus (Variable Rate)	\$0 to \$999	Monthly	0.05	0.05
	\$1,000 to \$9,999	Monthly	0.20	0.20
	\$10,000 to \$24,999	Monthly	0.20	0.20
	\$25,000 and over	Monthly	0.40	0.40

HEALTH SAVINGS ACCOUNTS

Type	Balances	Compounded	Interest Rate	Annual Percentage Yield
Health Savings Account (Variable Rate)	\$499 and under	Monthly	0.20	0.20
	\$500 to \$1,999	Monthly	0.20	0.20
	\$2,000 to \$4,999	Monthly	0.20	0.20
	\$5,000 to \$9,999	Monthly	0.40	0.40
	\$10,000 to \$24,999	Monthly	0.60	0.60
	\$25,000 and over	Monthly	0.60	0.60

All above 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

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