



EFFECTIVE JANUARY 2, 2019

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
*****IRA*****				
12 MONTH (FIXED RATE)	\$1,000	\$1,000	0.56%	0.56%
18 MONTH VARIABLE RATE	\$1,000	\$1,000	2.63%	2.66%

*****CERTIFICATE OF DEPOSIT*****				
**3 MONTH CD	\$1,000	\$1,000	0.31%	0.31%
**6 MONTH CD	\$1,000	\$1,000	0.56%	0.56%
12 MONTH CD	\$1,000	\$1,000	0.81%	0.81%
18 MONTH CD	\$1,000	\$1,000	1.16%	1.16%
24 MONTH CD	\$1,000	\$1,000	1.26%	1.27%
36 MONTH CD	\$1,000	\$1,000	1.42%	1.43%
60 MONTH CD	\$1,000	\$1,000	1.72%	1.73%

Substantial interest penalty may be assessed for early withdrawal of time Certificates of Deposit.

Please contact a Personal Banker at (573) 729-4146 for further information about applicable fees and terms.

APY on CDs is figured on quarterly interest compounding

** APY on CDs is figured to pay interest at maturity

