



Certificate of Deposit and IRA Interest Rate Table

Effective 04/01/2024

Rates and annual percentage yields are subject to change without notice.
Ask us about rates for certificates of \$5,000,000 or greater.

Certificate of Deposit	Balance of \$750.00 - \$4,999.99		Balance of \$5,000.00 - \$24,999.99		Balance of \$25,000.00 - \$99,999.99		Balance of \$100,000.00 +	
	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Term								
30 - 59 Days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
60 - 89 Days	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
90 - 179 Days	1.00%	1.00%	1.00%	1.00%	4.55%	4.50%	4.55%	4.50%
180 - 364 Days	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
365 Days	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
12 - 17 Months	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
18 - 23 Months	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
24 - 35 Months	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
36 - 59 Months	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
60 + Months	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
* Minimum Opening Deposit - The minimum deposit required to open an account is \$750.00.								
* Early Withdrawal Penalties - A penalty may be imposed for withdrawals prior to maturity. Fees may reduce earnings.								
* Required Interest Payouts - For accounts with a term of 12 months or greater - Interest must be compounded to the certificate or paid to a First National Bank checking or savings account at least annually.								
* Annual Percentage Yield – To obtain the stated APY the Certificate of Deposit must be renewed and have interest paid to the CD at the end of the term.								
IRA	Balance of \$0.00 - \$24,999.99				Balance of \$25,000.00 +			
	Annual Percentage Yield		Interest Rate		Annual Percentage Yield		Interest Rate	
Term								
365 Days	2.00%		2.00%		2.00%		2.00%	
* Minimum Opening Deposit - The minimum deposit required to open an account is \$750.00.								
* Early Withdrawal Penalties - A penalty may be imposed for withdrawals prior to maturity. Fees may reduce earnings.								