



**Certificate of Deposit and IRA Interest Rate Table**  
**Effective 11/1/2017 through 11/30/2017**

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	0.07%	0.07%	0.07%	0.07%	0.09%	0.09%	0.14%	0.14%
60 - 89 Days	0.07%	0.07%	0.07%	0.07%	0.09%	0.09%	0.14%	0.14%
90 - 179 Days	0.07%	0.07%	0.07%	0.07%	0.09%	0.09%	0.14%	0.14%
180 - 364 Days	0.07%	0.07%	0.07%	0.07%	0.09%	0.09%	0.14%	0.14%
365 Days	0.12%	0.12%	0.12%	0.12%	0.14%	0.14%	0.19%	0.19%
12 - 17 Months	0.12%	0.12%	0.12%	0.12%	0.14%	0.14%	0.19%	0.19%
18 - 23 Months	0.15%	0.15%	0.15%	0.15%	0.17%	0.17%	0.22%	0.22%
24 - 35 Months	0.20%	0.20%	0.20%	0.20%	0.22%	0.22%	0.27%	0.27%
36 - 59 Months	0.40%	0.40%	0.40%	0.40%	0.42%	0.42%	0.47%	0.47%
60 + Months	0.60%	0.60%	0.60%	0.60%	0.62%	0.62%	0.67%	0.67%
* <b>Minimum Opening Deposit</b> - The minimum deposit required to open an account is \$750.00. * <b>Early Withdrawal Penalties</b> - A penalty may be imposed for withdrawals prior to maturity. * <b>Required Interest Payouts</b> - 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.								
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	0.52%		0.52%	0.62%			0.62%	
* <b>Minimum Opening Deposit</b> - The minimum deposit required to open an account is \$750.00. * <b>Early Withdrawal Penalties</b> - A penalty may be imposed for withdrawals prior to maturity.								