



EFFECTIVE JANUARY 1, 2021

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	0.40%	0.40%
18 MONTH VARIABLE RATE	\$1,000	\$1,000	0.60%	0.60%

*****CERTIFICATE OF DEPOSIT*****				
**3 MONTH CD	\$1,000	\$1,000	0.10%	0.10%
**6 MONTH CD	\$1,000	\$1,000	0.20%	0.20%
12 MONTH CD	\$1,000	\$1,000	0.40%	0.40%
18 MONTH CD	\$1,000	\$1,000	0.50%	0.50%
24 MONTH CD	\$1,000	\$1,000	0.60%	0.60%
36 MONTH CD	\$1,000	\$1,000	0.75%	0.75%
60 MONTH CD	\$1,000	\$1,000	0.80%	0.80%

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

