

105 Main St. P.O. Box 87, Swanton, Nebraska 68445 BANK INTEREST RATES - EFFECTIVE APRIL 13, 2017

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| | | Annual |
|---------------------------------|-----------------------|------------|
| Variable Rate Accounts* | Interest | Percentage |
| Product | Rate | Yield |
| TIERED NOW ACCOUNTS | | |
| Average Daily Balance: | | |
| Less Than \$2,500.00 | 0.05% | 0.05% |
| \$2,500.00 and over | 0.10% | 0.10% |
| MONEY MARKET DEPOSIT ACCOUNT | | |
| | 0.10% | 0.10% |
| REGULAR SAVINGS ACCOUNT | | |
| | 0.15% | 0.15% |
| | | |
| TRADITIONAL IRA, ROTH IRA AND H | EALTH SAVINGS ACCOUNT | |

CERTIFICATES OF DEPOSIT - (Substanieal penalty for early withdrawal)

| Product | Interest Rate | Annual Percentage Yield |
|--------------------|---------------|-------------------------|
| 30-Day | 0.15% | 0.15% |
| 60-Day | 0.15% | 0.15% |
| 90-Day | 0.15% | 0.15% |
| 6-Month | 0.20% | 0.20% |
| 12-Month | 0.30% | 0.30% |
| 24-Month | 0.40% | 0.40% |
| 36-Month | 0.75% | 0.75% |
| 9-Month (Special) | 0.35% | 0.35% |
| 15-Month (Special) | 1.00% | 1.00% |

*Rates may change after the account is opened. Fees may reduce earnings.

**Penalty may be imposed for early withdrawal of Certificates of Deposits.

MEMBER FDIC