

BANK OF ST. ELIZABETH

INTEREST RATES

CERTIFICATE OF DEPOSIT ACCOUNTS	REQUIRED MINIMUM BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD		INTEREST PAID
6 MONTH	\$1,000.00	0.30	0.30		AT MATURITY
12 MONTH	\$1,000.00	0.35	0.35		SEMIANNUALLY
18 MONTH	\$2,500.00	0.45	0.45	SPECIAL	SEMIANNUALLY
24 MONTH	\$1,000.00	0.60	0.60		SEMIANNUALLY
30 MONTH	\$1,000.00	0.70	0.70		SEMIANNUALLY
36 MONTH	\$2,500.00	0.95	0.95	SPECIAL	SEMIANNUALLY
48 MONTH	\$1,000.00	1.10	1.10		SEMIANNUALLY
60 MONTH	\$1,000.00	1.30	1.30		SEMIANNUALLY

OTHER DEPOSIT ACCOUNTS

	REQUIRED MINIMUM BALANCE	BALANCE RANGES		INTEREST RATE	APY	INTEREST PAID
SAVINGS ACCOUNTS	NONE	\$0.00	ANY	0.15	0.15	JUNE 1 DEC 1
HEALTH SAVINGS ACCOUNTS	NONE	\$0.00	ANY	1.00	1.00	MARCH 1 SEPT 1
IRA,SEP, SIMPLE,ROTH ACCOUNTS	NONE	\$0.00	\$99,999.99	0.50	0.50	MARCH 1 SEPT 1
		\$100,000.00	\$99,999,999.99	1.10	1.10	
MONEY MARKET DEPOSIT ACCOUNT	\$2,500.00	\$2,500.00	\$24,999.99	0.20	0.20	MONTHLY
		\$25,000.00	\$49,999.99	0.30	0.30	
		\$50,000.00	\$99,999.99	0.40	0.40	
		\$100,000.00	\$99,999,999.99	0.45	0.45	
SUPER NOW ACCOUNT	\$2500.00	\$2500.00	\$24,999.99	0.20	0.20	MONTHLY
		\$25,000.00	\$49,999.99	0.20	0.20	
		\$50,000.00	\$99,999.99	0.25	0.25	
		100,000.00	\$99,999,999.99	0.25	0.25	

Annual Percentage Yield (APY) as of the effective date. Fees could reduce earnings. Limited to personal accounts only. All rates are quoted as of the dates listed above and are subject to change at any time. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain the minimum balance in the account each day to obtain the disclosed annual percentage yield. Variable rate accounts may change after opening.

Penalties exist for withdrawal prior to the maturity date.

Please contact us for additional information about applicable fees and terms.



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