

BANK OF ST. ELIZABETH CURRENT RATES

CERTIFICATE OF DEPOSIT ACCOUNTS	REQUIRED MINIMUM BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD		INTEREST PAID	
6 MONTH	\$1,000.00	0.50	0.50		AT MATURITY	
12 MONTH	\$1,000.00	0.70	0.70		SEMIANNUALLY	
18 MONTH	\$1,000.00	0.75	0.75	SPECIAL	SEMIANNUALLY	
24 MONTH	\$1,000.00	0.85	0.85		SEMIANNUALLY	
30 MONTH	\$1,000.00	0.90	0.90		SEMIANNUALLY	
36 MONTH	\$1,000.00	1.00	1.00	SPECIAL	SEMIANNUALLY	
48 MONTH	\$1,000.00	1.10	1.11		SEMIANNUALLY	
60 MONTH	\$1,000.00	1.40	1.41		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 30 DEC 31
HEALTH SAVINGS ACCOUNTS	NONE	\$0.00	ANY	0.50	0.50	MONTHLY
IRA,SEP, SIMPLE,ROTH ACCOUNTS	NONE	\$0.00	\$99,999.99	0.75	0.75	JUNE 30 DEC 31
		\$100,000.00	\$99,999,999.99	1.10	1.11	
MONEY MARKET DEPOSIT ACCOUNT	\$2,500.00	\$2,500.00	\$24,999.99	0.25	0.25	MONTHLY
		\$25,000.00	\$49,999.99	0.35	0.35	
		\$50,000.00	\$99,999.99	0.40	0.40	
		\$100,000.00	\$99,999,999.99	0.70	0.70	
SUPER NOW ACCOUNT	\$2,500.00	\$2,500.00	\$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) is effective as of the publication date and are subject to change. All rates quoted are subject to change at any time. Fees could reduce earnings. Rates are limited to personal accounts only.

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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