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RATE SHEET

Effective 12-03-19

	Certificates of Deposit* \$1,000.00 - \$99,999.99		Jumbo CDs** \$100,000.00 and up		Mini CDs*** \$100.00 - \$999.99	
Term	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
3 Month	0.95%	0.95%	0.95%	0.95%		
6 Month	0.95%	0.95%	0.95%	0.95%		
12 Month	1.19%	1.20%	1.24%	1.25%	.25%	.25%
18 Month	1.44%	1.45%	1.49%	1.50%		
24 Month	1.69%	1.70%	1.74%	1.75%		
30 Month	1.69%	1.70%	1.74%	1.75%	.60%	.60%
36 Month	1.69%	1.70%	1.74%	1.75%		
48 Month	1.69%	1.70%	1.74%	1.75%		
60 Month	1.69%	1.70%	1.74%	1.75%		

* \$1,000 Minimum Opening Deposit; Assumes interest remains on deposit until maturity.

** \$100,000 Minimum Opening Deposit; Assumes interest remains on deposit until maturity.

***\$100 Minimum Opening Deposit; Assumes interest remains on deposit until maturity.

- Annual Percentage Yield (APY) assumes interest is compounded and credited monthly and remains on deposit until maturity. A withdrawal prior to maturity will reduce earnings. Interest rates on Certificates of Deposit (CDs) are fixed rates and are paid for the term of the deposit until maturity. Additional deposits before maturity are not permitted (except to the IRA CD which allows additional \$50.00 minimum deposits). Substantial penalty for early withdrawal. *(Please refer to your CD for additional terms and conditions that may apply.)*
- Interest on CDs less than \$7,500.00 will compound every six (6) months *(subject to change)*. Interest rates are determined at the sole discretion of Bank of Gravett and are subject to change. Rates are accurate as of the date shown. For current rate information, please contact any of our bank locations. *(A copy of Bank of Gravett's account terms and conditions is available upon request.)*
- APYs listed above are estimates only. Actual APY is based on specific account terms and will be disclosed at account opening *(i.e. leap year)*.

Individual Retirement Accounts

(Minimum \$500 Deposit Required)

Term	Interest Rate	Annual Percentage Yield
3 Month	0.95%	0.95%
6 Month	0.95%	0.95%
12 Month	1.24%	1.25%
18 Month	1.49%	1.50%
24 Month	1.74%	1.75%
30 Month	1.74%	1.75%
36 Month	1.74%	1.75%
48 Month	1.74%	1.75%
60 Month	1.74%	1.75%

Interest-Bearing Checking and Savings Accounts

Account Product	Minimum Balance to Obtain APY	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
Easy Checking	n/a	\$50	n/a	n/a
Essentials Club Checking	\$1,000+	\$100	.15%	.15%
Express Checking	\$1,000+	\$100	.15%	.15%
Elite Club	0 - \$1,000	\$100	.10%	.10%
	\$1,000.01 - \$10,000		.20%	.20%
	> \$10,000		.25%	.25%
Business Interest Checking	0 - \$1,000	\$1,000	.10%	.10%
	> \$1,000		.15%	.15%
Consumer MMDA & Business MMDA	0 - \$2,499	\$2,500	.50%	.50%
	\$2,500.00 - \$24,999		.60%	.60%
	\$25,000.00 - \$99,999		.70%	.70%
	\$100,000.00 - 249,999		.75%	.75%
	>\$250,000.00		1.00%	1.00%
Savings	—	\$50	.20%	.20%
Christmas Club	—	\$1	.20%	.20%

- Rates on Checking and Savings Accounts are variable rates and are subject to change at any time.
- Interest on Checking and Money Market Accounts is compounded and credited to accounts monthly on your monthly statement cycle date.
- Interest on Savings Accounts is compounded and credited to your account semi-annually.
- The range your daily balance falls within determines the interest rate and annual percentage yield paid on your entire account balance.
- Accounts closed before interest is credited, will not receive the accrued interest. Fees could reduce earnings on accounts.

MEMBER FDIC