



# FIRST FARMERS STATE BANK

Employee Owned. Customer Focused.

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Effective Date:

February 11, 2019

Rates offered are subject to change

PRODUCT	Min. Opening Deposit	Min. Daily Balance to Avoid Service Charges <sup>1</sup>	Annual Percentage Yield (APY) <sup>2</sup>	Interest Rate <sup>2</sup>	Min. Balance to Earn APY <sup>3,4</sup>
<b>Checking with Interest</b>					
Interest Checking	\$1,500	\$1,500	0.05%	0.05%	\$1,500
Advantage Checking	\$1,500	\$1,500	0.05%	0.05%	\$1,500
Hi Yield Checking	\$5,000	\$5,000	0.20%	0.20%	\$500,000
			0.17%	0.17%	\$250,000
			0.15%	0.15%	\$100,000
			0.10%	0.10%	\$50,000
			0.08%	0.08%	\$25,000
			0.07%	0.07%	\$5,000
			0.05%	0.05%	\$0.01
<b>Savings Accounts</b>					
Statement Savings	\$250	\$250	0.05%	0.05%	\$250
Minor Statement Svgs	\$25	\$0	0.05%	0.05%	\$25
<b>Money Market Accts</b>					
Money Market	\$1,500	\$1,500	0.10%	0.10%	\$50,000
			0.06%	0.06%	\$1,500
Hi Yld Money Market	\$5,000	\$5,000	0.20%	0.20%	\$300,000
			0.18%	0.18%	\$100,000
			0.15%	0.15%	\$50,000
			0.10%	0.10%	\$10,000
			0.07%	0.07%	\$5,000
			0.05%	0.05%	\$0.01
First Rate Money Market	\$10,000	\$10,000	1.70%	1.69%	\$500,000
Consumer Only			1.60%	1.59%	\$250,000
\$2 Monthly Charge for Paper Statement			1.50%	1.49%	\$50,000
			1.20%	1.19%	\$0.01

PRODUCT	Min. Opening Deposit	Min. Balance to Earn APY	Annual Percentage Yield (APY) <sup>6</sup>	Interest Rate
<b>FIRST RATE SPECIALS***</b>				
<b>Time Certificates of Deposit*</b>				
38 Months	\$10,000	\$225,000	2.55%	2.53%
		\$50,000	2.65%	2.62%
		\$10,000	2.45%	2.43%
27 Months	\$10,000	\$225,000	2.45%	2.43%
		\$50,000	2.55%	2.53%
		\$10,000	2.35%	2.33%
16 Months	\$10,000	\$225,000	2.45%	2.43%
		\$50,000	2.55%	2.53%
		\$10,000	2.35%	2.33%
14 Months (NEW MONEY)	\$10,000	\$225,000	2.60%	2.58%
Consumer Only		\$50,000	2.60%	2.58%
		\$10,000	2.60%	2.58%
10 Months	\$10,000	\$225,000	2.20%	2.18%
		\$50,000	2.30%	2.28%
		\$10,000	2.10%	2.08%

PRODUCT	Min. Opening Deposit <sup>5</sup>	Min. Balance to Earn APY	Annual Percentage Yield (APY) <sup>6</sup>	Interest Rate
<b>Certificates of Deposit*</b>				
60 Months**	\$2,500	\$50,000	2.75%	2.72%
		\$10,000	2.55%	2.53%
		\$2,500	2.40%	2.38%
48 Months	\$2,500	\$50,000	2.25%	2.23%
		\$10,000	2.15%	2.13%
		\$2,500	1.75%	1.74%
36 Months	\$2,500	\$50,000	1.10%	1.10%
		\$10,000	1.00%	1.00%
		\$2,500	0.85%	0.85%
30 Months	\$2,500	\$50,000	0.95%	0.95%
		\$10,000	0.85%	0.85%
		\$2,500	0.75%	0.75%
24 Months**	\$2,500	\$50,000	0.85%	0.85%
		\$10,000	0.75%	0.75%
		\$2,500	0.65%	0.65%
18 Months	\$2,500	\$50,000	0.75%	0.75%
		\$10,000	0.65%	0.65%
		\$2,500	0.55%	0.55%
12 Months**	\$2,500	\$50,000	0.60%	0.60%
		\$10,000	0.50%	0.50%
		\$2,500	0.40%	0.40%
6 Months	\$2,500	\$50,000	0.50%	0.50%
		\$10,000	0.45%	0.45%
		\$2,500	0.35%	0.35%
3 Months	\$2,500	\$50,000	0.15%	0.15%
		\$10,000	0.12%	0.12%
		\$2,500	0.10%	0.10%
1 Month	\$2,500	\$50,000	0.05%	0.05%
		\$10,000	0.03%	0.03%
		\$2,500	0.01%	0.01%

<sup>1</sup> - We use a minimum collected balance to calculate service charges on these accounts

<sup>2</sup> - The APY and interest rate may change after account opening

<sup>3</sup> - Fees could reduce earnings on these accounts

<sup>4</sup> - We use an average daily collected balance to calculate interest on these accounts

<sup>5</sup> - College Savers minimum to open is \$250, IRA minimum to open is \$500

<sup>6</sup> - APY assumes interest will remain on deposit, capitalizing quarterly

\* - A Penalty will be imposed for early withdrawal

\*\* - IRA eligible terms

\*\*\* - First Rate Specials will renew at the Traditional Time Certificate of Deposit

rates and terms as outlined in account disclosures

For additional information, refer to account disclosures

EC: 1.18%

MC: .50% if meet all requirements, otherwise .05%

IOLTA: 1.58% APY 1.57% APR

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