



FIRST FARMERS STATE BANK

Employee Owned. Customer Focused.

Bloomington
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Delavan
301 Locust Street • Delavan, IL 61734
P 309.244.9277 • F 309.244.9115

Minier
101 S. Main Street • Minier, IL 61759
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Effective Date:

May 20, 2019

Rates offered are subject to change

| PRODUCT | Min. Opening Deposit | Min. Daily Balance to Avoid Service Charges ¹ | Annual Percentage Yield (APY) ² | Interest Rate ² | Min. Balance to Earn APY ^{3,4} |
|--|----------------------|--|--|----------------------------|---|
| Checking with Interest | | | | | |
| 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 |
| Savings Accounts | | | | | |
| Statement Savings | \$250 | \$250 | 0.05% | 0.05% | \$250 |
| Minor Statement Svgs | \$25 | \$0 | 0.05% | 0.05% | \$25 |
| Money Market Accts | | | | | |
| 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) ⁶ | Interest Rate |
|--------------------------------------|----------------------|--------------------------|--|---------------|
| FIRST RATE SPECIALS*** | | | | |
| Time Certificates of Deposit* | | | | |
| 38 Months | \$10,000 | \$225,000 | 2.15% | 2.13% |
| | | \$50,000 | 2.25% | 2.23% |
| | | \$10,000 | 2.05% | 2.03% |
| 27 Months | \$10,000 | \$225,000 | 2.15% | 2.13% |
| | | \$50,000 | 2.25% | 2.23% |
| | | \$10,000 | 2.05% | 2.03% |
| 16 Months | \$10,000 | \$225,000 | 2.20% | 2.18% |
| | | \$50,000 | 2.30% | 2.28% |
| | | \$10,000 | 2.10% | 2.08% |
| 14 Months (NEW MONEY) | \$10,000 | \$225,000 | 2.40% | 2.38% |
| Consumer Only | | \$50,000 | 2.40% | 2.38% |
| | | \$10,000 | 2.40% | 2.38% |
| 10 Months | \$10,000 | \$225,000 | 2.30% | 2.28% |
| | | \$50,000 | 2.40% | 2.38% |
| | | \$10,000 | 2.20% | 2.18% |

| PRODUCT | Min. Opening Deposit ⁵ | Min. Balance to Earn APY | Annual Percentage Yield (APY) ⁶ | Interest Rate |
|---------------------------------|-----------------------------------|--------------------------|--|---------------|
| Certificates of Deposit* | | | | |
| 60 Months** | \$2,500 | \$50,000 | 2.30% | 2.28% |
| | | \$10,000 | 2.20% | 2.18% |
| | | \$2,500 | 2.10% | 2.08% |
| 48 Months | \$2,500 | \$50,000 | 2.20% | 2.18% |
| | | \$10,000 | 2.10% | 2.08% |
| | | \$2,500 | 1.70% | 1.69% |
| 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% |

¹ - We use a minimum collected balance to calculate service charges on these accounts

² - The APY and interest rate may change after account opening

³ - Fees could reduce earnings on these accounts

⁴ - We use an average daily collected balance to calculate interest on these accounts

⁵ - College Savers minimum to open is \$250, IRA minimum to open is \$500

⁶ - 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: 1.1900%

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

IOLTA: 1.58% APY 1.57% APR

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