



Corporate Drive • Malabu Drive • Polo Club Lane  
859-219-2900

Minimum  
Opening  
Deposit

Interest  
Rate

Annual  
Percentage  
Yield

Compounding  
Frequency

| <b>***Plus Account ***</b>           |         |       |       |       |
|--------------------------------------|---------|-------|-------|-------|
|                                      | \$2,500 |       |       |       |
| Daily Balance \$0 < \$2,499.99       |         | 0.00% | 0.00% | Daily |
| Daily Balance \$2,500 < \$24,999.99  |         | 0.05% | 0.05% | Daily |
| Daily Balance \$25,000 < \$49,999.99 |         | 0.05% | 0.05% | Daily |
| Daily Balance >= \$50,000            |         | 0.10% | 0.10% | Daily |

| <b>****50" Account***</b>            |       |       |       |       |
|--------------------------------------|-------|-------|-------|-------|
|                                      | \$100 |       |       |       |
| Daily Balance \$0 < \$24,999.99      |       | 0.05% | 0.05% | Daily |
| Daily Balance \$25,000 < \$49,999.99 |       | 0.05% | 0.05% | Daily |
| Daily Balance >= \$50,000            |       | 0.10% | 0.10% | Daily |

| <b>***Preferred Plus Savings Account***</b> |       |       |       |       |
|---|-------|-------|-------|-------|
|   | \$100 | 0.10% | 0.10% | Daily |

| <b>***Money Market Account***</b>    |         |       |       |       |
|--------------------------------------|---------|-------|-------|-------|
|                                      | \$2,500 |       |       |       |
| Daily Balance \$0 < \$2,499.99       |         | 0.00% | 0.00% | Daily |
| Daily Balance \$2,500 < \$24,999.99  |         | 0.05% | 0.05% | Daily |
| Daily Balance \$25,000 < \$49,999.99 |         | 0.10% | 0.10% | Daily |
| Daily Balance \$50,000 < \$99,999.99 |         | 0.20% | 0.20% | Daily |
| Daily Balance >= \$100,000           |         | 0.30% | 0.30% | Daily |

\*\*\* Rates subject to change after account opening\*\*\*

| <b>SPECIALS</b>                 |              |               |              |              |
|---------------------------------|--------------|---------------|--------------|--------------|
| <b>12 Month CD<sup>^</sup></b>  | <b>\$500</b> | <b>0.449%</b> | <b>0.45%</b> | <b>Daily</b> |
| <b>18 Month CD<sup>^</sup></b>  | <b>\$500</b> | <b>0.549%</b> | <b>0.55%</b> | <b>Daily</b> |
| <b>24 Month CD<sup>^^</sup></b> | <b>\$500</b> | <b>0.648%</b> | <b>0.65%</b> | <b>Daily</b> |

\* Penalty for Early Withdrawal equal to all interest.    \*\* Penalty for Early Withdrawal equal to 180 days interest.  
<sup>^</sup> Penalty for Early Withdrawal equal to 365 days interest.    <sup>^^</sup> Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

| <b>Certificates of Deposit</b> |       |        |       |       |
|--------------------------------|-------|--------|-------|-------|
| 3 Month <sup>*</sup>           | \$500 | 0.099% | 0.10% | Daily |
| 6 Month <sup>**</sup>          | \$500 | 0.099% | 0.10% | Daily |
| 9 Month <sup>**</sup>          | \$500 | 0.099% | 0.10% | Daily |
| 12 Month <sup>^</sup>          | \$500 | 0.199% | 0.20% | Daily |
| 15 Month <sup>^</sup>          | \$500 | 0.199% | 0.20% | Daily |
| 18 Month <sup>^</sup>          | \$500 | 0.199% | 0.20% | Daily |
| 24 Month <sup>^^</sup>         | \$500 | 0.299% | 0.30% | Daily |
| 30 Month <sup>^^</sup>         | \$500 | 0.299% | 0.30% | Daily |
| 36 Month <sup>^^</sup>         | \$500 | 0.399% | 0.40% | Daily |
| 48 Month <sup>^^</sup>         | \$500 | 0.499% | 0.50% | Daily |
| 60 Month <sup>^^</sup>         | \$500 | 0.598% | 0.60% | Daily |

\* Penalty for Early Withdrawal equal to all interest.    \*\* Penalty for Early Withdrawal equal to 180 days interest.  
<sup>^</sup> Penalty for Early Withdrawal equal to 365 days interest.    <sup>^^</sup> Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

| <b>Individual Retirement Accounts</b> |       |        |       |       |
|---------------------------------------|-------|--------|-------|-------|
| 6 Month <sup>**</sup>                 | \$500 | 0.099% | 0.10% | Daily |
| 9 Month <sup>**</sup>                 | \$500 | 0.099% | 0.10% | Daily |
| 12 Month <sup>^</sup>                 | \$500 | 0.199% | 0.20% | Daily |
| 15 Month <sup>^</sup>                 | \$500 | 0.199% | 0.20% | Daily |
| 18 Month <sup>^</sup>                 | \$500 | 0.199% | 0.20% | Daily |
| 24 Month <sup>^^</sup>                | \$500 | 0.299% | 0.30% | Daily |
| 30 Month <sup>^^</sup>                | \$500 | 0.299% | 0.30% | Daily |
| 36 Month <sup>^^</sup>                | \$500 | 0.399% | 0.40% | Daily |
| 48 Month <sup>^^</sup>                | \$500 | 0.499% | 0.50% | Daily |
| 60 Month <sup>^^</sup>                | \$500 | 0.598% | 0.60% | Daily |

\*\* Penalty for Early Withdrawal equal to 180 days interest.    <sup>^</sup> Penalty for Early Withdrawal equal to 365 days interest.  
<sup>^^</sup> Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

Rates subject to change without prior notice.  
Fees may reduce earnings.

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Rates effective November 9, 2020