

**CONSUMER DEPOSIT PRODUCTS**

**IRA/CDs (Certificates of Deposits)**

Minimum to open & obtain APY | \$500

| Term     | Interest Rate | APY*  |
|----------|---------------|-------|
| 6 Month  | 2.08%         | 2.10% |
| 12 Month | 2.18%         | 2.20% |
| 24 Month | 2.27%         | 2.30% |
| 36 Month | 2.37%         | 2.40% |
| 48 Month | 2.47%         | 2.50% |
| 60 Month | 2.57%         | 2.60% |

**CD Specials!**

Minimum to open | \$5,000

| Term     | Interest Rate | APY*  |
|----------|---------------|-------|
| 15 Month | 3.83%         | 3.90% |
| 26 Month | 4.07%         | 4.15% |

Minimum to open | \$10,000 NEW MONEY

|          |       |       |
|----------|-------|-------|
| 37 Month | 4.40% | 4.50% |
|----------|-------|-------|

**Classic Checking**

Minimum daily balance to obtain APY | \$500

| Interest Rate | APY* |
|---------------|------|
| .10%          | .10% |

**Rewards Checking**

\*\*Terms & Conditions apply to obtain preferred APY

| Minimum Daily Balance          | Interest Rate | APY*  |
|--------------------------------|---------------|-------|
| \$0 - \$15,000 – preferred APY | 4.40%         | 4.50% |
| \$15,000.01 and up             | .01%          | .01%  |

**Christmas Club**

No transfers or withdrawals until October

| Interest Rate | APY* |
|---------------|------|
| .25%          | .25% |

**Consumer Savings**

Minimum daily balance to obtain APY | \$100

| Interest Rate | APY* |
|---------------|------|
| .10%          | .10% |

**Health Savings Account (HSA)**

| Interest Rate | APY* |
|---------------|------|
| .10%          | .10% |

**Consumer Money Market**

Minimum daily balance to obtain APY | \$1,000

| Minimum Daily Balance    | Interest Rate | APY*  |
|--------------------------|---------------|-------|
| \$0 - \$2,499.99         | .25%          | .25%  |
| \$2,500 - \$24,999.99    | .50%          | .50%  |
| \$25,000 - \$99,999.99   | .75%          | .75%  |
| \$100,000 - \$249,999.99 | 1.24%         | 1.25% |
| \$250,000 - \$499,999.99 | 1.49%         | 1.50% |
| \$500,000 and over       | 4.16%         | 4.25% |

\*Fees could reduce the earnings on the account. The Interest Rate and Annual Percentage Yields (APY) are accurate as of the date above and are subject to change without notice. For current rate information, call 1-888-852-3191.

\*\*Preferred annual percentage yield (APY) is earned on balances up to \$15,000. Qualifications required in monthly statement cycle to obtain APY include direct deposit, eStatements, plus one of the following: 10 debit card uses, mobile deposit, or maintain minimum daily balance of \$5,000 in Bristol Morgan Bank savings or money market account. When the qualifying criteria are not met during the statement cycle, the interest rate shall be .01% APY. When the qualifying criteria are met during the statement cycle, the rate and APY on the daily balance of \$0 to \$15,000.00 will be the preferred rate. Any portion of the daily balance that is greater than \$15,000.00 shall earn an interest rate of .01% APY.