

DEPOSIT ACCOUNT RATES

Effective: July 11, 2017

PRODUCTS	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM TO OPEN
Checking		
Business		
Business NOW¹		\$500
\$ 0 - \$24,999	0.10%	
\$25,000 - \$74,999	0.10%	
\$75,000 - \$499,999	0.15%	
\$500,000 - \$1,999,999	0.15%	
\$2,000,000+	0.20%	
Commercial Investment Interest Checking²		\$250,000
\$ 0 - \$250,000	0.05%	
\$250,001 - \$499,999	0.10%	
\$500,000 - \$2,999,999	0.10%	
\$3,000,000 - \$4,999,999	0.15%	
\$5,000,000+	0.20%	
Personal		
Access Interest Checking		\$500
\$ 0 - \$9,999	0.05%	
\$10,000 - \$74,999	0.05%	
\$75,000+	0.10%	
Shareholder Interest Checking (must be ANCX shareholder)		\$1,000
\$ 0 - \$9,999	0.05%	
\$10,000+	0.20%	
Executive Banking (employer must be an account holder)		\$500
\$ 0 - \$9,999	0.10%	
\$10,000+	0.15%	
Money Market		
Business		
Business Money Market		\$1,000
\$ 0 - \$9,999	0.05%	
\$10,000 - \$24,999	0.05%	
\$25,000 - \$499,999	0.10%	
\$500,000 - \$999,999	0.10%	
\$1,000,000+	0.15%	
Relationship Business MMA (requires primary business checking)		\$1,000
\$ 0 - \$24,999	0.05%	
\$25,000 - \$49,999	0.10%	
\$50,000 - \$99,999	0.15%	
\$100,000+	0.20%	
Personal		
Money Market Retail/IRA		\$1,000
\$ 0 - \$9,999	0.05%	
\$10,000 - \$24,999	0.05%	
\$25,000+	0.10%	
Relationship Personal MMA (requires primary checking)		\$1,000
\$ 0 - \$24,999	0.05%	
\$25,000 - \$49,999	0.10%	
\$50,000+	0.15%	

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Certificates of Deposit		
Business & Personal		
30 - 181 Days	0.15%	\$10,000
182 - 364 Days	0.40%	\$10,000
6 Month	0.40%	\$10,000
9 Month	0.50%	\$10,000
1 Year	0.90%	\$10,000
14 Month	0.90%	\$10,000
18 Month	0.95%	\$10,000
2 Year	1.10%	\$10,000
2 1/2 Year	1.10%	\$10,000
3 Year	1.20%	\$10,000
4 Year	1.45%	\$10,000
5 Year	1.65%	\$10,000
6 Year	1.75%	\$10,000
7 Year	1.90%	\$10,000

¹ Business NOW is available to sole proprietors, nonprofits and government agencies.

² Commercial Investment Interest Checking is a sweep account attached to a related Commercial Checking (analyzed) account.

Rates are subject to change without notice and fees may reduce earnings. Please refer to the "Business Pricing Guide" for any terms, conditions and fees associated with the accounts listed above. For tiered rate accounts, on any day that the collected balance is within a specific tier, the interest rate and APY for that tier will be applied to the entire collected balance for that day. For certificates of deposit, the APY assumes interest will remain on deposit until maturity; an early withdrawal will result in a penalty and reduce earnings.