

DEPOSIT ACCOUNT RATES

Effective: May 1, 2017

PRODUCTS	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	MINIMUM TO OPEN
Checking			
Business			
Business NOW¹			\$500
\$ 0 - \$24,999	0.10	0.100	
\$25,000 - \$74,999	0.10	0.100	
\$75,000 - \$499,999	0.15	0.150	
\$500,000 - \$1,999,999	0.15	0.150	
\$2,000,000+	0.20	0.200	
Commercial Investment Interest Checking²			
			\$250,000
\$ 0 - \$250,000	0.05	0.050	
\$250,001 - \$499,999	0.10	0.100	
\$500,000 - \$2,999,999	0.10	0.100	
\$3,000,000 - \$4,999,999	0.15	0.150	
\$5,000,000+	0.20	0.200	
Personal			
Access Interest Checking			
			\$500
\$ 0 - \$9,999	0.05	0.050	
\$10,000 - \$74,999	0.05	0.050	
\$75,000+	0.10	0.100	
Shareholder Interest Checking (must be ANCX shareholder)			
			\$1,000
\$ 0 - \$9,999	0.05	0.0499	
\$10,000+	0.20	0.1999	
Employer Access (employer must be an account holder)			
			\$500
\$ 0 - \$9,999	0.10	0.100	
\$10,000+	0.15	0.150	
Money Market			
Business			
Business Money Market			
			\$1,000
\$ 0 - \$9,999	0.05	0.050	
\$10,000 - \$24,999	0.05	0.050	
\$25,000 - \$499,999	0.10	0.100	
\$500,000 - \$999,999	0.10	0.100	
\$1,000,000+	0.15	0.150	
Professional Business MMA (requires primary business checking)			
			\$1,000
\$ 0 - \$24,999	0.05	0.050	
\$25,000 - \$49,999	0.10	0.100	
\$50,000 - \$99,999	0.15	0.150	
\$100,000+	0.20	0.200	
Personal			
Money Market Retail/IRA			
			\$1,000
\$ 0 - \$9,999	0.05	0.050	
\$10,000 - \$24,999	0.05	0.050	
\$25,000+	0.10	0.100	
Professional Personal MMA (requires primary checking)			
			\$1,000
\$ 0 - \$24,999	0.05	0.050	
\$25,000 - \$49,999	0.10	0.100	
\$50,000+	0.15	0.150	

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PRODUCTS	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	MINIMUM TO OPEN
Certificates of Deposit			
Business & Personal			
30 - 181 Days	0.15	0.150	\$10,000
182 - 364 Days	0.30	0.300	\$10,000
6 Month	0.30	0.300	\$10,000
9 Month	0.35	0.349	\$10,000
1 Year	0.70	0.698	\$10,000
14 Month	0.70	0.698	\$10,000
18 Month	0.75	0.747	\$10,000
2 Year	0.95	0.946	\$10,000
2 1/2 Year	0.95	0.946	\$10,000
3 Year	1.20	1.193	\$10,000
4 Year	1.45	1.440	\$10,000
5 Year	1.55	1.538	\$10,000
6 Year	1.70	1.689	\$10,000
7 Year	1.85	1.833	\$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.