



DEPOSIT ACCOUNT RATES

Effective: January 1, 2018

| PRODUCTS | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM TO OPEN |
|--|-------------------------------------|-----------------|
| Checking | | |
| Personal | | |
| Personal Checking | This account does not pay interest. | \$500 |
| Hunt Club Checking | | \$500 |
| \$ 0.01+ | 0.05% | |
| Money Matters Checking | | \$1,000 |
| \$0 - \$19,999 | 0.10% | |
| \$20,000 - \$99,999 | 0.20% | |
| \$100,000+ | 0.30% | |
| Shareholder Interest Checking (must be ANCX shareholder) | | \$1,000 |
| \$ 0 - \$9,999 | 0.05% | |
| \$10,000+ | 0.20% | |
| Executive Checking (employer must be an account holder) | | \$500 |
| \$ 0 - \$9,999 | 0.10% | |
| \$10,000+ | 0.15% | |
| Business | | |
| Commercial Checking¹ | This account does not pay interest. | \$1,000 |
| Small Business Checking² | This account does not pay interest. | \$1,000 |
| Community Cares Checking (for nonprofits only) | | \$500 |
| \$0 - \$19,999 | 0.10% | |
| \$20,000 - \$99,999 | 0.20% | |
| \$100,000+ | 0.30% | |
| Business NOW³ | | \$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% | |
| IOLTA/MD Affordable Housing Trust | | |
| \$0+ | 0.10% | |
| Money Market & Savings | | |
| Personal | | |
| Personal Money Market | | \$1,000 |
| \$ 0 - \$9,999 | 0.05% | |
| \$10,000 - \$24,999 | 0.05% | |
| \$25,000+ | 0.10% | |
| Relationship Personal Money Market (requires primary checking) | | \$1,000 |
| \$ 0 - \$24,999 | 0.05% | |
| \$25,000 - \$49,999 | 0.10% | |
| \$50,000+ | 0.15% | |
| Cool Fox Savings (for minors under age 18) | | \$500 |
| \$ 0.01+ | 0.15% | |



DEPOSIT ACCOUNT RATES (CONTINUED)

Effective: January 1, 2018

| PRODUCTS | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM TO OPEN |
|---|-------------------------------|-----------------|
| 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 Money Market (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% | |
| Certificates of Deposit | | |
| Personal & Business | | |
| 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. Commercial Checking is an analyzed account which generates a premium earnings credit to offset transaction and treasury service fees.
2. Small Business Checking allows up to 200 items (checks, deposit tickets and deposited checks) per month with no transaction fee, then \$0.25 per item.
3. Business NOW is available to sole proprietors, nonprofits and government agencies.

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.