



DEPOSIT ACCOUNT RATES

Effective: December 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 Checking (Analyzed) ¹	This account does not pay interest.	\$1,000
Business Checking ²	This account does not pay interest.	\$1,000
Business NOW ³		\$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: December 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	0.50%	\$10,000
182 - 364 Days	0.75%	\$10,000
6 Month	0.75%	\$10,000
9 Month	1.00%	\$10,000
1 Year	1.40%	\$10,000
14 Month	1.40%	\$10,000
18 Month	1.50%	\$10,000
2 Year	1.70%	\$10,000
2 1/2 Year	1.75%	\$10,000
3 Year	1.90%	\$10,000
4 Year	2.00%	\$10,000
5 Year	2.10%	\$10,000
6 Year	2.20%	\$10,000
7 Year	2.30%	\$10,000

1. Commercial Checking is an analyzed account which generates a premium earnings credit to offset transaction and treasury service fees.
2. Business Checking allows up to 300 items (checks, deposit tickets and deposited checks) per month with no transaction fee, then \$0.30 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.