

THE LEADERS BANK

Rates Effective 01/08/19

DEPOSIT RATES					
CERTIFICATES OF DEPOSIT \$250,000 AND UNDER			CERTIFICATES OF DEPOSIT OVER \$250,000		
	Rate	Annual Percentage Yield		Rate	Annual Percentage Yield
7 - 89 Day	0.20%	0.20%	7 - 89 Day	0.20%	0.20%
3 Month	0.30%	0.30%	3 Month	0.30%	0.30%
6 Month	0.40%	0.40%	6 Month	0.40%	0.40%
7 Month *	1.00%	1.00%	7 Month *	1.00%	1.00%
1 Year	2.28%	2.30%	1 Year	2.28%	2.30%
18 Month	2.72%	2.75%	18 Month	2.72%	2.75%
2 Year	2.96%	3.00%	2 Year	2.96%	3.00%
3 Year	3.06%	3.10%	3 Year	3.06%	3.10%
4 Year	3.15%	3.20%	4 Year	3.15%	3.20%
5 year	3.25%	3.30%	5 Year	3.25%	3.30%
MONEY MARKET			CHECKING AND SAVINGS		
	Rate	Annual Percentage Yield		Rate	Annual Percentage Yield
\$ 3,000 - \$99,999.99	0.40%	0.40%	NOW Checking (\$1,000 minimum balance)	0.15%	0.15%
\$100,000 - \$499,999.99	0.65%	0.65%	Relationship NOW (\$25,000 minimum balance)	0.25%	0.25%
\$500,000 - \$999,999.99	1.00%	1.00%	Statement Savings (\$200 minimum balance)	0.25%	0.25%
\$1,000,000.00 or more	1.49%	1.50%	Junior Leaders Savings (no minimum)	0.25%	0.25%

Additional Information

Additional product information can be found in the Deposit Account Agreement or by speaking with a Personal Banker.

Rates are subject to change. Deposits are FDIC insured.

* 7 month term does not apply to Individual Retirement Accounts

Annual Percentage Yield (APY) Defined

APY is the total amount of interest that would be received on a deposit, based on the annual rate of simple interest and the frequency of compounding for a 365-day period, expressed as a percentage. If compounding of interest occurs during the term of a certificate of deposit, the APY assumes accrued interest remains in the account, and is not withdrawn until maturity of the certificate of deposit. Withdrawal of accrued interest during the term of a certificate of deposit will reduce the stated APY. Any withdrawal of principal made prior to maturity is subject to a penalty. The interest rate and APY may change on all variable rate accounts which include checking, insured money market and savings. Imposition of a fee can reduce the APY.

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