

## **Christmas Club Accounts**

Christmas Savings Clubs are available in various denominations. The Customer makes weekly payments to the club. Payments are made in early November to an account designated by the account holder.

\$5.00 Club – 50 Weeks = \$250.00

\$10.00 Club – 50 Weeks = \$500.00

\$20.00 Club – 50 Weeks = \$1,000.00

## **Certificates of Deposit**

Certificates of Deposit are savings certificates that normally pay a higher rate of interest than regular savings accounts because funds are left on deposit for a specific length of time. The bank offers a variety of terms and interest rates. Minimum Opening Deposit is \$1,000.00. Substantial penalty for early withdrawal. Member FDIC.

### **Products Available:**

91-Day Certificate

182-Day Certificate

12-Month Certificate

18-Month Certificate

24-Month Certificate

36-Month Certificate

48-Month Certificate

49-Month Certificate

60-Month Certificate

Some of the terms are “special” and may not be offered at all times. Refer to current rate chart for terms available. Some specials may have conditions attached. The Rate Chart contains information about interest rates and annual percentage yields. This Rate Chart is available upon request.

Interest may be deposited to a checking or savings account or compounded (added to balance of certificate). Interest may be paid quarterly, semi-annually or annually. The interest rate and annual percentage yield may change after account opening.

See Product Offering for further details.

### **Safe Deposit Boxes**

Safe Deposit Boxes are available to rent at the Main Bank, Carlyle Branch, St. Rose Branch, and Aviston – Page St. Branch.

<u>Size</u>	<u>Cost</u>	
3 X 5	\$25.00	Not Available at Carlyle Branch
3 X 10	\$30.00	Available at all locations
5 X 10	\$45.00	Available at all locations
10 X 10	\$65.00	Available at all locations

### **Individual Retirement Accounts**

Contributions may be deposited into the following types of accounts:

- Traditional IRA
- Roth IRA
- SEP (Simplified Employee Pension)
- HSA (Health Savings Account)

Funds may be invested in the following products:

- IRA Passbook Savings – Minimum Deposit \$50.00
- IRA Certificates – Various terms and rates are available. Refer to Rate Chart for details.
- HSA Checking

The Rate Chart contains information about interest rates and annual percentage yields. This Rate Charge is available upon request.

Member FDIC.

Penalty may apply for early withdrawal. The Interest Rate and annual percentage yield may change after account opening.

See Product Offering for further details.

## **Loan Products**

Loans can generally be categorized by borrowing purpose and use of funds. Common examples of types of loans made by this bank are:

### Commercial and Industrial:

These are loans to businesses that are sole proprietorships, partnerships, or corporations. These loans are for commercial, industrial, or professional purposes.

### Consumer:

Loans to individuals for household, family, and other personal (non-business) purposes.

### Agricultural:

Loans to farmers to finance agricultural production. It also includes all other loans to farmers that are not more appropriately classified as consumer or real estate.

### Real Estate:

Residential: Loans to finance family residential units that will house from one to four families.

Construction and Development: Loans for acquisition, development, and construction of real estate that are secured by the real estate involved.

Other: Loans secured by farmland, commercial real estate, multi-family residential properties, and all other non-farm, non-residential properties.