



RATES ARE SUBJECT TO CHANGE AND ARE CURRENT AS OF:

5/8/2019

CERTIFICATES OF DEPOSIT (CD)			
Term	Minimum To Open	Interest Rate	APY
7-90 Day	\$25,000	0.35%	0.35%
91 Day	\$1,000	0.40%	0.40%
182 Day	\$1,000	0.60%	0.60%
12 Month	\$0	0.80%	0.80%
24 Month	\$0	1.00%	1.00%
36 Month	\$0	1.10%	1.10%
60 Month	\$1,000	2.25%	2.25%
Anytime*	\$1,000	0.70%	0.70%

An interest penalty may be imposed for early withdrawal.

* May be redeemed after the first 6 days with no penalty.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)			
Term	Minimum To Open	Interest Rate	APY
182 Day	\$500	0.60%	0.60%
12 Month	\$500	0.80%	0.80%
18 Month (Variable)*	\$50	0.65%	0.65%
24 Month	\$500	1.00%	1.00%
36 Month	\$500	1.10%	1.10%

An interest penalty may be imposed for early withdrawal.

Fees may reduce earnings.

* Rates may change after the account is opened.

SAVING ACCOUNTS			
Type	Minimum To Open	Interest Rate	APY
Regular	\$50	0.15%	0.15%
Limited Edition*	\$2,500	0.45%	0.45%
Christmas Club	\$0	0.15%	0.15%
Health Savings Account (\leq \$4,999)	\$100	0.10%	0.10%
Health Savings Account ($>$ \$4,999)		0.25%	0.25%
Little Wranglers** (Age 0-3)	\$0	1.739%	1.75%
Little Wranglers ($>$ \$2,000)		0.15%	0.15%
Little Riders** (Age 4-13)	\$0	1.739%	1.75%
Little Riders ($>$ \$2,000)		0.15%	0.15%
Super Saver Pioneer^ (Age 10-13)	\$25	4.43%	4.50%
Super Saver Pioneer ($>$ \$2,000)		0.15%	0.15%
Minor Savings (Age 14-18)	\$10	0.15%	0.15%

Rates may change after the account is opened.

Fees may reduce earnings.

No minimum balance is required to earn interest.

* Only CD proceeds are accepted for deposit to this account.

^ This is a deposit only account that requires a minimum deposit of at least \$25 per month and can only be used one year.

CHECKING & MONEY MARKET ACCOUNTS			
Type	Minimum To Open	Interest Rate	APY
Simply Free	\$50	None	None
Direct Interest	\$50	0.05%	0.05%
Interest Advantage*	\$50	0.10%	0.10%
50+ Interest	\$50	0.05%	0.05%
Simply Free Business	\$50	None	None
Business Interest*	\$50	0.05%	0.05%
Money Market** ($<$ \$1,000)	\$1,000	0.15%	0.15%
Money Market** (\geq \$1,000)		0.25%	0.25%

Rates may change after the account is opened.

Fees may reduce earnings.

No minimum balance required to earn interest.

* Requires a minimum balance of \$1,500 to avoid a monthly maintenance fee of \$10.00.

** Requires a minimum balance of \$1,000 to avoid a monthly maintenance fee of \$10.00

NO LONGER AVAILABLE			
Type	Rate	APY	
Freedom ($<$ \$25,000)	0.75%	0.75%	
Freedom (\geq \$25,000)	0.05%	0.05%	
Pioneer 50	0.05%	0.05%	
Pioneer 50+	0.10%	0.10%	

Indicates a Special Offering

APY = Annual Percentage Yield

Main Location | 900 Lake Avenue | PO Box 81 | Gothenburg, NE 69138 | P: 308-537-7181 | F: 308-537-7185

Brady Branch | 120 North Main Street | Brady, NE 69123 | P: 308-584-3311 | F: 308-584-3310

Ansley Branch | 702 Main Street | Ansley, NE 68814 | P: 308-935-1700 | F: 308-935-1701

www.flatwater.bank