

# FLATWATER BANK



Still Pioneering

RATES ARE SUBJECT TO CHANGE AND ARE CURRENT AS OF:

8/6/2019

## CERTIFICATES OF DEPOSIT (CD)

Term	Minimum To Open	Interest Rate	APY
7-90 Day	\$25,000	0.35%	0.35%
91 Day	\$500	0.40%	0.40%
182 Day	\$500	0.60%	0.60%
12 Month	\$500	0.80%	0.80%
15 Month	\$500	2.15%	2.15%
18 Month	\$500	0.90%	0.90%
24 Month	\$500	1.00%	1.00%
36 Month	\$500	1.10%	1.10%
60 Month	\$500	1.85%	1.85%
Anytime*	\$500	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)*	\$500	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	Balance Tiers	Interest Rate	APY
Pioneer Savings	\$50	All	0.20%	0.20%
YOUth Savings	\$0	(≤ \$2,000)	1.74%	1.75%
		(> \$2,000)	0.20%	0.20%
Christmas Club	\$0	(≤ \$5,000)	1.00%	1.00%
		(> \$5,000)	0.20%	0.20%
Health Savings	\$0	(≤ \$20,000)	1.00%	1.00%
		(> \$20,000)	0.20%	0.20%
Companion Savings*	\$500	All	2.00%	2.00%

Rates may change after the account is opened.

Fees may reduce earnings.

No minimum balance is required to earn interest.

\* A Companion Savings account must be opened and funded the same day as a new CD purchase. Deposit amount is limited up to the total dollar value of the CD purchased.

## CHECKING & MONEY MARKET ACCOUNTS

Type	Minimum To Open	Balance Tiers	Interest Rate	APY
Essential Checking	\$50	All	0	0
Pioneer Checking	\$50	All	0.20%	0.20%
Horizon Checking	\$50	(≤ \$25,000)	1.74%	1.75%
		(> \$25,000)	0.20%	0.20%
Express Checking*	\$50	All	0	0
Premier Checking*	\$50	All	0.20%	0.20%
Frontier Money Market	\$50	\$100,000 & UP	0.75%	0.75%
		\$50,000-\$99,999.99	0.50%	0.50%
		\$25,000-\$49,999.99	0.25%	0.25%
		\$0-\$24,999.99	0.15%	0.15%

Rates may change after the account is opened.

Fees may reduce earnings.

No minimum balance required to earn interest.

\* For non-consumer customers (commercial, businesses, public entities, community organizations).

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 | 624 Main Street | Ansley, NE 68814 | P: 308-935-1700 | F: 308-935-1701

www.flatwater.bank

Member FDIC