



The First Central National Bank

Deposit Rates

Effective June 1, 2020

	APY	RATE	COMPOUNDING METHOD	MINIMUM OPENING BALANCE
Certificates of Deposit **				
182 Days	0.10%	0.10%	Daily	\$1,000.00
12 Months	0.15%	0.15%	"	"
15 Months	0.15%	0.15%	"	"
18 Months	0.25%	0.25%	"	"
24 Months	0.40%	0.40%	"	"
30 Months	0.55%	0.55%	"	"
48 Months	0.85%	0.85%	"	"
60 Months	1.01%	1.00%	"	"
				MINIMUM BALANCE TO OBTAIN A.P.Y.
Other Deposit Accounts ***				
N.O.W. Checking	0.05%	0.05%	"	\$1,000.00
Money Market ****	0.10%	0.10%	"	\$2,500.00
Super N.O.W. ****	0.10%	0.10%	"	"
Statement Savings	0.10%	0.10%	"	\$50.00
Individual Retirement Account	1.21%	1.20%	"	\$100.00
Health Savings Checking Accts.	0.30%	0.30%	"	\$1.00 - \$2,999.99
	0.45%	0.45%	"	\$3,000.00 - \$9,999.99
	0.60%	0.60%	"	\$10,000.00 or more

We offer Kids Savers Savings Accounts.....Contact us for all the details.

** A penalty will be required for early withdrawal.

*** The interest rate and annual percentage yield may change. Fees or other conditions could reduce the earnings on these accounts.

**** If the balance of these accounts is from \$1.00 to \$2,499.99, the rate reverts back to regular N.O.W. rates. This would mean an Annual Percentage Yield of 0.05% with a rate of 0.05%

A.P.Y. means Annual Percentage Yield

Rates subject to change at any time.

Call us at **937-663-4186** for more information.



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