

# Central National Bank Interest Rates

September 14-20, 2020

For more information, call toll-free 1-888-262-5456

MEMBER FDIC



Checking & Savings	Minimum to Open	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY				
Central Premium Checking (and "IMC Acct")	\$30.00	0.01%	0.01%												
Central Advantage Savings	\$25.00	0.05%	0.05%												
Central Youth/Central Secret Agent Savings	\$5.00	0.05%	0.05%												
Health Savings Account	\$100.00	0.05%	0.05%												
Central Prestige MMDA	\$1,000.00	0.05%	0.05%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%				
(0% for bal. <\$1,000)															
				(\$1,000-\$9,999.99)		(\$10,000-\$49,999.99)		(\$50,000-\$249,999.99)		(\$250,000-\$999,999.99)					
										(\$1,000,000 and up)					
Certificates of Deposit	Minimum to Open	Amount of Certificate		Amount of Certificate		Amount of Certificate									
		\$0.01-9,999.99		\$10,000-49,999		\$50,000 or more									
		Interest Rate	APY	Interest Rate	APY	Interest Rate	APY								
7-90 Days	\$1,000.00	0.07%	0.07%	0.12%	0.12%	0.17%	0.17%								
91-181 Days	\$1,000.00	0.07%	0.07%	0.12%	0.12%	0.17%	0.17%								
182-364 Days	\$1,000.00	0.07%	0.07%	0.13%	0.13%	0.18%	0.18%								
1-1.99 Years	\$1,000.00	0.07%	0.07%	0.14%	0.14%	0.19%	0.19%								
2-2.99 Years	\$1,000.00	0.08%	0.08%	0.16%	0.16%	0.26%	0.26%								
3-4.99 Years	\$1,000.00	0.09%	0.09%	0.17%	0.17%	0.27%	0.27%								
5.00+ Years	\$1,000.00	0.10%	0.10%	0.20%	0.20%	0.30%	0.30%								
12-Month Variable Rate "Add-On" CD	\$500.00	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%								
CNB CD Specials*	Minimum to Open			Interest Rate	APY										
CNB 9-month CD Special*	\$5,000.00			0.50%	0.50%	*Restrictions apply									
(Rate & APY w/o active checking account)	\$5,000.00			0.25%	0.25%	*Restrictions apply									

See bank for more details on CD Specials. (Only customers with an active CNB Checking Account Relationship qualify for the .25% premium shown above on CD specials.)

### Notes:

- Annual Percentage Yields disclosed above for C.D.'s assume:
  - Amount deposited initially remains on deposit until maturity.
  - Interest on regular certificates of deposit with maturities of one year or longer is compounded semi-annually.
  - APY on certificates under one year assumes certificates are renewed through one year.
  - We add .25% to the above quoted rates on all regular CD's held in IRA accounts!**
  - Interest on CD Specials is compounded monthly.
  - CD's over \$500,000 require prior approval from President, SVP - Retail Banking, or CFO.**
- Penalties may be imposed for early withdrawal of certificates of deposit.
- Checking, Savings, and Money Market accounts are variable rate accounts. Rates may change after an account is open. Fees may reduce earnings.
- Minimum Balance Requirements:
  - Central Prestige MMDA - \$1,000 daily balance required to earn the APY disclosed
  - Savings Accounts
    - Central Advantage Savings - \$100 minimum balance to avoid monthly service charge
    - Health Savings Account - \$500 minimum balance to avoid monthly service charge
  - 12-Month Variable Rate "AD-On" CD's - Additions may be made at any time increments of \$50 or more. Rate may change after a CD is opened.