Central National Bank Interest Rates

January 14-27, 2019

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

MEMBER FDIC

Central National Bank
Money for Life

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	0.05%	0.05%								
Central Advantage Savings	$25.00	0.16%	0.16%								
Central Youth/Central Secret Agent Savings	$5.00	0.16%	0.16%								
Health Savings Account	$100.00	0.20%	0.20%								
Central Prestige MMDA	$1,000.00	0.23%	0.23%	0.28%	0.28%	0.40%	0.40%	0.50%	0.50%	0.55%	0.55%
(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 $.01-9,999.99 Interest Rate	APY	Amount of Certificate $10,000-49,999 Interest Rate	APY	Amount of Certificate **$50,000** or more Interest Rate	APY
7-90 Days	$1,000.00	0.54%	0.54%	0.60%	0.60%	0.65%	0.65%
91-181 Days	$1,000.00	0.54%	0.54%	0.60%	0.60%	0.65%	0.65%
182-364 Days	$1,000.00	0.56%	0.56%	0.66%	0.66%	0.71%	0.71%
1-1.99 Years	$1,000.00	0.69%	0.69%	0.79%	0.79%	0.84%	0.84%
2-2.99 Years	$1,000.00	0.70%	0.70%	0.85%	0.85%	0.95%	0.95%
3-4.99 Years	$1,000.00	0.77%	0.77%	0.87%	0.87%	0.97%	0.97%
5.00+ Years	$1,000.00	0.99%	0.99%	1.14%	1.14%	1.24%	1.24%
12-Month Variable Rate "Add-On" CD	$500.00	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%

CNB CD Specials*	Minimum to Open	Interest Rate	APY	
CNB 18-month CD Special*	$5,000.00	**2.33%**	**2.35%**	*Restrictions apply
(Rate & APY w/o active checking account)	$5,000.00	2.08%	2.10%	*Restrictions apply
CNB 24-month CD Special*	$5,000.00	**2.62%**	**2.65%**	*Restrictions apply
(Rate & APY w/o active checking account)	$5,000.00	2.37%	2.40%	*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:

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