



Member FDIC

Savanna-Thomson State Bank

"Your hometown friend"

Rates & Annual Percentage Yield EFFECTIVE Dec. 8, 2021

Personal Savings

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	APY [^]	Interest Rate
Regular Savings	\$100.00	\$0.01	\$0.01 & Over	0.15%	0.15%
Hometown Money Market	\$1,000.00	\$0.01	\$0.01 - \$19,999.99	0.15%	0.15%
			\$20,000.00 - \$49,999.99	0.20%	0.20%
			\$50,000.00 & Over	0.30%	0.30%
Health Savings Account	\$100.00	\$0.01	\$0.01 & Over	0.15%	0.15%
Kids Club	\$5.00	\$0.01	\$0.01 & Over	0.15%	0.15%

[^]APY = Annual Percentage Yield

Fees could reduce earnings. Rates may change after the account is opened.

Personal Demand Deposit

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	APY [^]	Interest Rate
Hometown Checking	\$100.00	\$0.01	\$0.01 & Over	0.00%	0.00%
Super NOW Account	\$1,000.00	\$0.01	\$0.01 & Over	0.15%	0.15%
Senior Privileges	\$100.00	\$0.01	\$0.01 - \$4,999.99	0.15%	0.15%
			\$5,000.00 & Over	0.30%	0.30%
Top NOW	\$10,000.00	\$0.01	\$0.01 - \$19,999.99	0.15%	0.15%
			\$20,000.00 - \$49,999.99	0.35%	0.35%
			\$50,000 & Over	0.50%	0.50%

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Business Accounts

Account Type	Minimum Balance to Open	Minimum Balance to Obtain APY	Tier	APY [^]	Interest Rate
Reg Business Checking	\$100.00	\$0.01	\$0.01 & Over	0.00%	0.00%
Business Plus Checking	\$10,000.00	\$0.01	\$0.01 - \$19,999.99	0.00%	0.00%
			\$20,000.00 - \$99,999.99	0.25%	0.25%
			\$100,000.00 & Over	0.40%	0.40%
Business Premier Checking	\$10,000.00	\$0.01	\$0.01 - \$19,999.99	0.15%	0.15%
			\$20,000.00 - \$99,999.99	0.35%	0.35%
			\$100,000.00 & Over	0.50%	0.50%
Money Market Commercial	\$1,000.00	\$0.01	\$0.01 - \$19,999.99	0.15%	0.15%
			\$20,000.00 - \$99,999.99	0.30%	0.30%
			\$100,000.00 & Over	0.40%	0.40%

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Certificates of Deposit & IRAs

Account Type	Minimum Balance to Open & Minimum Balance to Obtain APY	Tier	APY [^]	Interest Rate
91 Day*	\$500.00	\$500.00 & Over	0.25%	0.25%
182 Day*	\$500.00	\$500.00 & Over	0.30%	0.30%
12 Month**	\$500.00	\$500.00 & Over	0.40%	0.40%
18 Month**	\$500.00	\$500.00 & Over	0.50%	0.50%
24 Month**	\$500.00	\$500.00 & Over	0.60%	0.60%
30 Month**	\$500.00	\$500.00 & Over	0.60%	0.60%
36 Month**	\$500.00	\$500.00 & Over	0.70%	0.70%
48 Month**	\$500.00	\$500.00 & Over	0.70%	0.70%
60 Month**	\$500.00	\$500.00 & Over	0.80%	0.80%

[^]APY = Annual Percentage Yield

*Compounding frequency – maturity.

**Compounding frequency – semiannually.

There is a substantial penalty for early withdrawal including substantial tax penalties on tax deferred instruments.

IRAs are only available in the following terms: 12, 18, 24, 30, 36, 48, and 60 month.

Certificates of Deposit & IRAs – SENIOR PRIVILEGES

Account Type	Minimum Balance to Open & Minimum Balance to Obtain APY	Tier	APY [^]	Interest Rate
91 Day*	\$500.00	\$500.00 & Over	0.35%	0.35%
182 Day*	\$500.00	\$500.00 & Over	0.40%	0.40%
12 Month**	\$500.00	\$500.00 & Over	0.50%	0.50%
18 Month**	\$500.00	\$500.00 & Over	0.60%	0.60%
24 Month**	\$500.00	\$500.00 & Over	0.70%	0.70%
30 Month**	\$500.00	\$500.00 & Over	0.70%	0.70%
36 Month**	\$500.00	\$500.00 & Over	0.80%	0.80%
48 Month**	\$500.00	\$500.00 & Over	0.80%	0.80%
60 Month**	\$500.00	\$500.00 & Over	0.90%	0.90%

[^]APY = Annual Percentage Yield

*Compounding frequency – maturity.

**Compounding frequency – semiannually.

There is a substantial penalty for early withdrawal including substantial tax penalties on tax deferred instruments.

IRAs are only available in the following terms: 12, 18, 24, 30, 36, 48, and 60 month.