

Certificates of Deposit

Regular CD'S & Fixed Rate IRA's

Substantial Penalty for Early Withdrawal

Minimum Opening Deposit \$500

Term	Interest Rate	APY ¹
3 Months	0.08	0.08
6 Months	0.08	0.08
12 Months	0.13	0.13
24 Months [#]	0.25	0.25
36 Months [#]	0.35	0.35
48 Months [#]	0.45	0.45
60 Months [#]	0.55	0.55

Step-Up / Step-Out CD'S

Minimum Deposit Amount: \$5,000

CD Terms: 24, 36, 48 or 60 Months

Step-Up / Step-Out CD's offer additional benefits such as:

- The option to increase your interest rate twice within the term of your CD. Plus, when you increase your interest rate, you lock in that rate by extending your maturity date one year.
- The ability to make an annual withdraw of up to 20% of your original investment with no penalty after the first 6 days of deposit.

Step-up Step-Out disclosure available upon request.

#Relationship Rate Increase: On new or existing CD's with balances of \$10,000 and over, we will add 0.25% APY¹ to the stated rate if you have a new or existing checking or loan account with us.

CHECKING ACCOUNT RATES

50+ Interest Checking

Minimum Opening Deposit \$50

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00 & Over	0.05	0.05

Direct Interest Checking

Minimum Opening Deposit \$50

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00 & Over	0.05	0.05

Premier Interest Checking

Minimum Opening Deposit \$50

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00 - \$1,499.99	0.05	0.05
\$1,500.00 & Over	0.08	0.08

Business Interest Checking²

Minimum Opening Deposit \$50

Minimum Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00 - \$24,999.99	0.05	0.05
\$25,000 - \$99,999.99	0.08	0.08
\$100,000 & Over	0.08	0.08

SAVINGS ACCOUNT RATES

Premier Money Market

Minimum Opening Deposit \$50,000

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00-\$49,999.99	0.05	0.05
\$50,000-\$99,999.99	0.10	0.10
\$100,000-& Over	0.10	0.10

Regular Savings

Minimum Opening Deposit \$50

Minimum Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00	0.05	0.05

**Wiz Kidz Savings² &
Christmas Club Savings²**
Minimum Opening Deposit \$10

Minimum Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00	0.05	0.05

Variable Rate IRA²
Minimum Opening Deposit \$100

Minimum Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00	0.10	0.10

Health Savings Account²
Minimum Opening Deposit \$100

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0.00	0.05	0.05

¹APY = Annual Percentage Yield

²Rates may change after account is opened. Fees may reduce earnings.

We're in your neighborhood!

Main Location: 1005 East 23rd Street
402-721-2500
Fremont, Nebraska

Downtown Location: 225 N. Main Street
402-727-0230
Fremont, Nebraska

Parkview Location: 1965 E. Military Ave
402-727-0220
Fremont, Nebraska

Walmart Location: 3010 E. 23rd Avenue N
402-727-0236
Fremont, Nebraska

www.fsbt fremont.BANK

**"Fremont's Only 100% Locally
Owned Bank"**

**Checking, Savings &
Certificate of Deposit
Interest Rates**

**Interest Rate and Annual
Percentage Yield (APY¹) are
accurate as of Jan 12, 2022**

**Interest rates and APY's are variable and
may change as frequently as daily. Please
contact the Bank for current rates. Interest
Rates are rounded to the nearest
hundredth.**

