

**Commercial  
Certificates of Deposit**

Minimum Opening Deposit \$500  
Substantial Penalty for Early Withdrawal  
\$500 & Over

Term	Interest Rate	APY <sup>1</sup>
3 Months*	2.25	2.25
6 Months*	2.25	2.25
12 Months*	2.23	2.25
24 Months*#	1.64	1.65
36 Months*#	1.74	1.75
48 Months*#	1.84	1.85
60 Months*#	2.03	2.05

**\*Relationship Rate Increase:** On new or existing CD's, we will add 1.00% APY<sup>1</sup> to the stated rate if you have a loan with us.

**#Relationship Rate Increase:** On new or existing CD's with balances of \$10,000 and over, we will add 0.25% APY<sup>1</sup> to the stated rate if you have a new or existing checking account with us.

**Checking & Savings Account Rates**

**Business Savings Account<sup>2</sup>**  
Minimum Opening Deposit \$100

Minimum Balance to obtain APY <sup>1</sup>	Interest Rate	APY <sup>1</sup>
\$0.00	0.05	0.05

**Business Interest Checking<sup>2</sup>**  
Minimum Opening Deposit \$50

Minimum Balance to obtain APY <sup>1</sup>	Interest Rate	APY <sup>1</sup>
\$0 - \$24,999.99	0.05	0.05
\$25,999.99 - \$99,999.99	0.10	0.10
\$100,000 & Over	0.25	0.25

**CD Specials**  
\$500 & Over

Term	Interest Rate	APY <sup>1</sup>
20 Month	2.08	2.10
28 Month	2.77	2.80

First State offers Health Savings Accounts  
for your employees.  
Ask us about these accounts today.

**Health Savings Account<sup>2</sup>**  
Minimum Opening Deposit \$100

Minimum Balance to obtain APY <sup>1</sup>	Interest Rate	APY <sup>1</sup>
\$0	0.10	0.10

<sup>1</sup>APY = Annual Percentage Yield

<sup>2</sup>Rates may change after account is opened. Fees may reduce earnings.

# Commercial Rate Brochure

## Business Checking, Savings & Certificate of Deposit Rates

APY<sup>1</sup> is accurate  
for the weeks of

Jan 9<sup>th</sup> – Jan 23<sup>rd</sup>  
2019

### We're in your neighborhood!

Main Location: 1005 East 23<sup>rd</sup> Street  
402-721-2500

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

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

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

Click - [www.fsbt fremont.Bank](http://www.fsbt fremont.Bank)

