

Certificates of Deposit

Regular CD'S & Fixed Rate IRA's

Substantial Penalty for Early Withdrawal

Minimum Opening Deposit \$500

\$500 & Over

Term	Interest Rate	APY ¹
3 Months	0.70	0.70
6 Months	0.95	0.95
12 Months	1.44	1.45
24 Months [#]	1.64	1.65
36 Months [#]	1.74	1.75
48 Months [#]	1.84	1.85
60 Months [#]	2.03	2.05

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:

- A. 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.
- B. 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.

Premier Money Market Account

Minimum Opening Deposit \$50k

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$100,000 & Over	1.24	1.25
\$50,000-\$99,999.99	0.75	0.75
\$0-\$49,999.99	0.12	0.12

CD Specials

\$500 & Over

Term	Interest Rate	APY ¹
20 Month	2.08	2.10
28 Month	2.77	2.80

Checking & Savings Account

Rates

50+ Interest Checking

Minimum Opening Deposit \$50

Minimum Average Daily Collected Balance to obtain APY ¹	Interest Rate	APY ¹
\$0 & 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 & 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 - \$1,499.99	0.05	0.05
\$1,500.00 & Over	0.12	0.12

Regular Savings

Minimum Opening Deposit \$100

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 APY¹	Interest Rate	APY¹
\$0.00	0.05	0.05

Variable Rate IRA²
Minimum Opening Deposit \$100

Minimum Balance to obtain APY¹	Interest Rate	APY¹
\$0.00	0.10	0.10

Health Savings Account²
Minimum Opening Deposit \$100

Minimum Average Daily Collected Balance to obtain APY¹	Interest Rate	APY¹
\$0.00	0.10	0.10

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

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

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

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

Click - www.fsbt fremont.BANK

**Consumer Rate
Brochure**

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

**APY¹ is accurate
for the weeks of**

**Feb 6th – Feb 20th
2019**



Member FDIC