

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 | 0.55 | 0.55 |
| 6 Months | 0.80 | 0.80 |
| 12 Months | 1.00 | 1.00 |
| 24 Months [#] | 0.90 | 0.90 |
| 36 Months [#] | 1.00 | 1.00 |
| 48 Months [#] | 1.05 | 1.05 |
| 60 Months [#] | 1.10 | 1.10 |

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.

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 | 0.15 | 0.15 |
| \$50,000-\$99,999.99 | 0.25 | 0.25 |
| \$100,000-& Over | 0.35 | 0.35 |

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 E. 23rd Street
402-721-2500
Fremont, Nebraska**

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

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

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

**Blair Location: 555 S. 19th Street
402-426-9500
Blair, Nebraska**

**Arlington Location: 130 W. Eagle Street
402-478-4114
Arlington, Nebraska**

www.fsbt fremont.BANK

Checking, Savings & Certificate of Deposit Interest Rates

Interest Rate and Annual Percentage Yield (APY¹) are accurate as of October 13, 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.



Member FDIC