

CENTURY BANK

DEPOSIT RATE SHEET

Effective May 16, 2019

Personal Checking, Savings and Money Market	Minimum Deposit to Open	Balance Required to Avoid Fees	Monthly Fee if Balance Not Met	Additional Fees	Fixed or Variable Rate ⁶	Minimum Daily Balance to Earn APY	Interest Rate	Annual Percentage Yield						
Century Checking ^{a, f}	\$25	\$0	\$0	\$0	Not Applicable	Not Applicable	0.00%	0.00%						
Century Interest Checking ^{a, d, f}	\$100	\$500	\$5	\$0	Variable	\$0.01	0.01%	0.01%						
Century Platinum Checking ^{a, d}	\$100	\$10,000	\$25	\$0	Variable	\$1,000	0.00%	0.00%						
						Over \$1,000	0.02%	0.02%						
High Performance Savings ^{a, e}	\$25	\$100	\$2	\$15.00 excess activity fee per withdrawal. ^c	Variable	\$100	0.10%	0.10%						
Minor Savings ^{a, e}	\$25	\$25	\$2	\$15.00 excess activity fee per withdrawal. ^c	Variable	\$25	0.10%	0.10%						
High Performance Money Market ^{a, d}	\$5,000	\$5,000	\$12	\$15.00 excess activity fee per withdrawal. ^b	Variable	\$1,000	0.10%	0.10%						
						\$10,000	0.10%	0.10%						
						\$25,000	0.10%	0.10%						
						\$50,000	0.15%	0.15%						
						\$100,000	0.25%	0.25%						
Business Checking, Savings and Money Market Accounts		Minimum Deposit to Open			Fees		Fixed or Variable Rate ⁶		Minimum Daily Balance To Earn APY		Interest Rate		Annual Percentage Yield	
Business Choice ^{a, f, g}	\$100	\$8 monthly fee if \$1,000 minimum daily balance is not maintained. The first 75 checks/electronic debits and the first 25 in branch deposits each statement cycle are provided at no charge. Transactions in excess of these limits are \$0.35 each. Electronic credits and ATM/POS debits are unlimited.			Not Applicable		Not Applicable		0.00%		0.00%			
Business Select ^{a, f, g}	\$100	\$25 monthly fee if \$10,000 minimum daily balance is not maintained. The first 250 checks/electronic debits and the first 25 in branch deposits each statement cycle are provided at no charge. Transactions in excess of these limits are \$0.35 each. Electronic credits and ATM/POS debits are unlimited.			Not Applicable		Not Applicable		0.00%		0.00%			
Business Select 2 ^{a, f, g}	\$0	The first 100 checks/electronic debits and the first 25 in branch deposits each statement cycle are provided at no charge. Transactions in excess of these limits are \$0.35 each. Electronic credits and ATM/POS debits are unlimited. A Business Select account is required to open this account.			Not Applicable		Not Applicable		0.00%		0.00%			
Business Plus Interest ^{a, d, f, g}	\$500	\$15 monthly fee if \$1,000 minimum daily balance is not maintained. The first 75 checks/electronic debits and the first 25 in branch deposits each statement cycle are provided at no charge. Transactions in excess of these limits are \$0.35 each. Electronic credits and ATM/POS debits are unlimited.			Variable		\$5,000		0.01%		0.01%			
Business Checking Analysis ^a	\$100	\$15 monthly maintenance fee plus per item charges based on activity. Fees may be offset by earnings credit.			Not Applicable		Not Applicable		Earnings Credit 0.35%					
Business High Performance Money Market ^{a, d, f}	\$5,000	\$12 monthly fee if \$5,000 minimum daily balance is not maintained. Excess activity fee of \$15.00 per withdrawal. ^b			Variable		\$1,000	0.10%	0.10%					
							\$10,000	0.10%	0.10%					
							\$25,000	0.10%	0.10%					
							\$50,000	0.15%	0.15%					
						\$100,000	0.25%	0.25%						
Business High Performance Savings ^{a, d, f}	\$25	\$2 monthly fee if \$100 minimum daily balance is not maintained. Excess activity fee of \$15.00 per withdrawal. ^c			Variable		\$100		0.10%		0.10%			
IOLTA Checking ^d (Interest on Lawyer Trust Accounts)	\$100	Not Applicable			Variable		\$0.01		1.37%		1.38%			
<p>^a Account Closure Fee of \$25 will be assessed if account is closed within the first 90 days. If account is closed before statement cutoff date, interest earned for that cycle is forfeited.</p> <p>^b Transactions for Money Market Accounts are limited to no more than 6 withdrawals per calendar month. These limitations apply to transfers to another account or to a third party by preauthorized or automatic transfer, telephonic agreement, check, draft, debit card, or similar order. Transactions exceeding these limits will be charged an excess activity fee of \$15.00 per transaction. Continued excess activity will require that the account be converted to a non-interest bearing product. Unlimited withdrawals are allowed at Century Bank branches and by ATM.</p> <p>^c Transactions for Savings Accounts are limited to no more than 6 withdrawals per calendar month. These limitations apply to transfers to another account or to a third party by preauthorized or automatic transfer, telephonic agreement, check, draft, debit card, or similar order. Transactions exceeding these limits will be charged an excess activity fee of \$15.00 per transaction. Continued excess activity will require that the account be converted to a non-interest bearing product. Unlimited withdrawals are allowed at Century Bank branches and by ATM.</p> <p>^d Interest is calculated on collected daily balance, compounded daily and credited monthly. Fees may reduce earnings.</p> <p>^e Interest is calculated on collected daily balance, compounded daily and credited quarterly. Fees may reduce earnings.</p> <p>^f Complimentary E-statements. Paper statements are available with a \$5 monthly fee.</p> <p>^g First ten bill payments each statement cycle are provided at no charge. Each additional bill payment during the statement cycle will be \$40.</p>														
Certificates of Deposit						Retirement Accounts ⁴								
Term	Minimum Deposit to Open	Minimum Daily Balance To Earn APY	Fixed or Variable Rate	Interest Rate	Annual Percentage Yield	Minimum Deposit to Open	Minimum Daily Balance To Earn APY	Fixed or Variable Rate	Interest Rate	Annual Percentage Yield				
90 Day ^{1, 2}	\$1,000	\$1,000	Fixed	0.25%	0.25%									
182 Day ^{1, 2}	\$1,000	\$1,000	Fixed	0.35%	0.35%									
7 Month Special ^{1, 2, 7}	\$25,000	\$25,000	Fixed	2.49%	2.50%									
1 Year ^{1, 2}	\$1,000	\$1,000	Fixed	0.90%	0.90%	\$1,000	\$1,000	Fixed ³	0.90%	0.90%				
15 Month Special ^{1, 2, 7}	\$1,000	\$1,000	Fixed	1.75%	1.75%									
2 Year ^{1, 2}	\$1,000	\$1,000	Fixed	1.00%	1.00%	\$1,000	\$1,000	Fixed ³	1.00%	1.00%				
3 Year ^{1, 2}	\$1,000	\$1,000	Fixed	1.10%	1.10%	\$1,000	\$1,000	Fixed ³	1.10%	1.10%				
4 Year ^{1, 2}	\$1,000	\$1,000	Fixed	1.20%	1.20%	\$1,000	\$1,000	Fixed ³	1.20%	1.21%				
5 Year ^{1, 2}	\$1,000	\$1,000	Fixed	1.40%	1.40%	\$1,000	\$1,000	Fixed ³	1.40%	1.41%				
Market Rate IRA ^{d, 6}						\$100	\$100	Variable ⁵	0.50%	0.50%				
<p>¹ Our normal practice is to compound interest at maturity if the term is one year or less. If the term is greater than one year, interest is compounded annually. Customers may elect to receive an interest check or interest transfer quarterly or monthly. When the customer elects to receive an interest check or interest transfer, interest is not compounded. The grace period for withdrawal without a penalty is 10 calendar days after the maturity date.</p> <p>² If the Certificate is withdrawn during the grace period, interest is earned and paid until the withdrawal date. Certificates of Deposit automatically renew. Interest rate offered at the time of renewal is the rate at which the Certificate will renew. APY assumes interest will remain on deposit until maturity. An early withdrawal will reduce earnings. If withdrawal is made before maturity on a CD with a term greater than 1-year, a penalty of 360 days interest may be assessed on the amount withdrawn. If a withdrawal is made before maturity on a CD with a term of 1 year or less, a penalty of 180 days interest may be assessed on the amount withdrawn. Additional deposits to fixed term accounts are not allowed before maturity.</p> <p>³ Interest is compounded quarterly and credited quarterly.</p> <p>⁴ Withdrawals made before age 59 ½ may be assessed a 10% penalty by the IRS. Consult a tax advisor regarding tax consequences.</p> <p>⁵ Variable rates may be changed at the Bank's discretion, at any time without limitation or notice.</p> <p>⁶ Contributions may be made at any time. Minimum deposit is \$50.</p> <p>⁷ Must have or open a Century Bank checking account (minimum of \$25 opening deposit). Promotion is available to consumer and business clients. At maturity the 15 Month CD will convert to a 1 year classic CD at the current rate. At maturity the 7 Month CD will convert to a 182 Day CD at the current rate. Public Funds are not eligible for this product. Platinum Checking customers will not receive a bonus rate of .10% for this product.</p>														
Interest is paid on a 365/365 daily basis except in a leap year where a 366/365 day is used. Please refer to the "Your Deposit Account: Regulations, Rules and Disclosures" brochure for further disclosures. Please refer to the various deposit account brochures for complete details on all accounts. Please refer to the Bank Fee Schedule for a detailed listing of fees.														

If you have any questions or need additional information, please contact a customer service representative at 505.424.2888.

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