



GOLDEN BELT BANK ELLIS & HAYS INDIVIDUAL RETIREMENT ACCOUNTS INTEREST RATE SCHEDULE

Accurate as of August 8, 2011

IRA CERTIFICATES OF DEPOSITS

| Plan Balance Less Than \$50,000 | | |
|---------------------------------|-----------------------|-------------|
| <u>TERM**</u> | <u>INTEREST RATE*</u> | <u>APY*</u> |
| 1 Year | .30% | .30% |
| 18 Months | .45% | .45% |
| 2 Year | .65% | .65% |
| 3 Year | 1.05% | 1.05% |
| 4 Year | 1.05% | 1.05% |
| 5 Year | 1.55% | 1.56% |

| Plan Balance Greater Than \$50,000 | | |
|------------------------------------|-----------------------|-------------|
| <u>TERM**</u> | <u>INTEREST RATE*</u> | <u>APY*</u> |
| 1 Year | .30% | .30% |
| 18 Months | .45% | .45% |
| 2 Year | .65% | .65% |
| 3 Year | 1.05% | 1.05% |
| 4 Year | 1.05% | 1.05% |
| 5 Year | 1.55% | 1.56% |

*Annual Percentage Yield (APY). Rates are subject to change without notice.

**A penalty may be imposed for early withdrawal.

IRA STATEMENT SAVINGS ACCOUNT

| <u>Minimum Deposit Required to Open</u> | <u>Minimum Balance to Obtain APY*</u> | <u>Interest Rate*</u> | <u>APY*</u> |
|---|---------------------------------------|-----------------------|-------------|
| \$100 | No Minimum | .15% | .15% |

¹ Automatic monthly contribution must be made to IRA Statement Savings. \$1.00 monthly minimum contribution required.

*Annual Percentage Yield (APY). Rates may change after account is opened.

CHECKING ACCOUNTS AVAILABLE

| <u>Product Name</u> | <u>Interest Bearing Checking</u> | <u>Super NOW Checking</u> | <u>Golden 55 Checking</u> |
|-------------------------------------|----------------------------------|-------------------------------|---------------------------|
| Minimum Opening Balance | \$100 | \$2,500 | \$100 |
| Minimum Daily Balance to Avoid Fees | \$400 | \$400 | N/A |
| Service Charge | \$4.00 per cycle ² | \$4.00 per cycle ² | NONE |
| Check Writing | \$0.15 per check ² | \$0.15 per check ² | Unlimited |
| Interest Paid | Yes | Yes ³ | Yes |

² Fee charged if balance falls below \$400

³ If account balance falls below \$2500, rate reduces to the Interest Bearing Checking Account rate.

TERMS & CONDITIONS TO QUALIFY FOR TIERED RATE

- New IRA Accounts Only
- Minimum opening deposit of \$1,000 is required to open a certificate of deposit
- New and existing IRA customers must have a Deposit Account for the life of the IRA plan. Deposit accounts include: Checking, Savings and Certificate of Deposits. CD's which are part of an IRA Plan are not included.
- IRA plans will be monitored monthly and reviewed at maturity.