

## Interest Earning Deposit Account Rates

Effective: 1/23/2014

Account Type & Term	Minimum Dollar Amount to Open Account	Minimum Dollar Amount to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
First Rate Money Market*	\$2,500.00	\$0.01-\$2,499.99	<u>0.05%</u>	<u>0.05%</u>
(Consumer)		\$2,500.00-\$14,999.99	<u>0.10%</u>	<u>0.10%</u>
		\$15,000.00-\$49,999.99	<u>0.15%</u>	<u>0.15%</u>
		\$50,000.00-\$99,999.99	<u>0.20%</u>	<u>0.20%</u>
		\$100,000.00-\$249,999.99	<u>0.25%</u>	<u>0.25%</u>
		\$250,000.00 — up	<u>0.30%</u>	<u>0.30%</u>
First Rate Money Market*	\$2,500.00	\$0.01 – \$2,499.99	<u>0.05%</u>	<u>0.05%</u>
(Business)		\$2,500.00- \$14,999.99	<u>0.10%</u>	<u>0.10%</u>
		\$15,000.00-\$49,999.99	<u>0.15%</u>	<u>0.15%</u>
		\$50,000.00-\$99,999.99	<u>0.20%</u>	<u>0.20%</u>
		\$100,000.00-\$249,999.99	<u>0.25%</u>	<u>0.25%</u>
		\$250,000.00 – up	0.30%	0.30%
Classic Checking	\$100.00	\$0.01	0.03%	<u>0.03%</u>
Premier Checking**	\$100.00	\$0.01 - \$2,499.99	0.03%	<u>0.03%</u>
		\$2,500.00 – up	<u>0.03%</u>	<u>0.03% - 0.03%</u>
Business Checking with Interest	\$300.00	\$0.01	<u>0.05%</u>	<u>0.05%</u>
Statement Savings	\$50.00	\$0.01	0.05%	<u>0.05%</u>
Smart Savings	\$50.00	\$0.01	0.05%	0.05%
Elite Savings	\$100.00	\$0.01	0.20%	<u>0.20%</u>
Holiday Savings	\$5.00	\$0.01	<u>0.05%</u>	<u>0.05%</u>
Jungle Club Savings	\$25.00	\$0.01	0.05%	<u>0.05%</u>
Business Savings	\$50.00	\$0.01	<u>0.15%</u>	<u>0.15%</u>
Health Savings Account*	\$50.00	\$0.01-\$2,499.99	0.05%	<u>0.05%</u>
		\$2,500.00-\$9,999.99	<u>0.10%</u>	<u>0.10%</u>
		\$10,000.00 - up	<u>0.15%</u>	<u>0.15%</u>

<sup>\*</sup> Interest is calculated on the entire balance each day at the rate in effect for that balance tier.

<sup>\*\*</sup>Interest is calculated on the portion of funds within the tier.

At our discretion we may change your interest rate and APY. Certain activity restrictions may apply and fees could reduce earnings on the above accounts. Offers valid to consumer accounts only unless otherwise stated.



## Certificate of Deposit & Individual Retirement Account Rates

Effective: 1/23/2014

Account Type & Term	Minimum Dollar Amount to Open Account	Minimum Dollar Amount to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
15 Month CD Special <sup>1</sup>	\$2,500	\$2,500	0.60%^	0.60%^
25 Month CD Special <sup>2</sup>	\$2,500	\$2,500	1.00%^	1.00%^
37 Month CD Special <sup>3</sup>	\$2,500	\$2,500	1.29%^	1.30%^
3 Month CD	\$1,000	\$1,000	<u>0.10%</u>	0.10%
6 Month CD	\$1,000	\$1,000	<u>0.15%</u>	<u>0.15%</u>
12 Month CD	\$1,000	\$1,000	0.20%	0.20%
24 Month CD	\$1,000	\$1,000	0.30%	0.30%
36 Month CD	\$1,000	\$1,000	0.35%	0.35%
48 Month CD	\$1,000	\$1,000	0.55%	<u>0.55%</u>
60 Month CD	\$1,000	\$1,000	0.70%	<u>0.70%</u>
Young American CD <sup>4</sup>	\$200	\$200	0.30%	0.30%
15 Month IRA Special <sup>5*</sup>	\$2,500	\$2,500	0.60%^	0.60%^
25 Month IRA Special <sup>6*</sup>	\$2,500	\$2,500	1.00%^	1.00%^
37 Month IRA Special <sup>7*</sup>	\$2,500	\$2,500	1.29%^	1.30%^
IRA Money Market <sup>8*</sup>	\$100	\$0.01	0.10%	0.10%
6 Month IRA*	\$100	\$100	0.15%	<u>0.15%</u>
12 Month IRA*	\$100	\$100	0.20%	0.20%
24 Month IRA*	\$100	\$100	0.30%	0.30%
36 Month IRA*	\$100	\$100	0.35%	0.35%
48 Month IRA*	\$100	\$100	<u>0.55%</u>	0.55%
60 Month IRA*	\$100	\$100	0.70%	0.70%

- 1 New Money only. At maturity, CD renews into a standard 24 month term. Offer applicable to consumers and businesses.
- 2 New Money only. At maturity, CD renews into a standard 36 month term. Offer applicable to consumers and businesses. One-time rate exchange available during the initial term of the account for the current market rate applicable to the current 24 month CD at First Bank Financial Centre.
- 3 New Money only. At maturity, CD renews into a standard 48 month term. Offer applicable to consumers and businesses. One-time rate exchange available during the initial term of the account for the current market rate applicable to the current 36 month CD at First Bank Financial Centre.
- 4 24 Month Term. Unlimited deposits of \$50.00 or more allowed during the initial and subsequent term. Offer applicable to minors and enrolled students only.
- 5 New Money only. At maturity, IRA renews into a standard 24 month term. You may not make any deposits into your account until maturity.
- 6 New Money only. At maturity, IRA renews into a standard 36 month term. You may not make any deposits into your account until maturity. One-time rate exchange available during the initial term of the account for the current market rate applicable to the current 24 month IRA at First Bank Financial Centre.
- 7 New Money only. At maturity, IRA renews into a standard 48 month term. You may not make any deposits into your account until maturity. One-time rate exchange available during the initial term of the account for the current market rate applicable to the current 36 month IRA at First Bank Financial Centre.
- 8 We may change the interest rate on the account at any time. No penalty for early withdrawal.
- \* Withdrawals from IRA products before age 59½ may be subject to additional taxes and penalties; consult your tax advisor regarding the tax implications. Certain retirement accounts are insured by the FDIC separately from non-retirement funds you may have on deposit with FBFC. IRA Accounts are open to consumers only.
- ^ Special Relationship pricing applies only when an active consumer checking account is maintained.
- Offers valid on both consumer and business accounts unless noted otherwise. Fees may reduce earnings. A penalty may be imposed for early withdrawal from the accounts listed unless otherwise noted. We do not accept Institutional Deposits to our CD Accounts.