



BANK OF MAUSTON
ANNUAL PERCENTAGE YIELDS & RATE
JANUARY 11, 2019
THROUGH JANUARY 17, 2019

RATES ON SECURE CHECKING, NOW, SAVINGS, KIDS CLUB AND INSURED MONEY MARKET ACCOUNTS ARE CALCULATED USING THE DAILY COLLECTED BALANCE METHOD AND USING 365 DAYS PER YEAR. DAILY COLLECTED BALANCE METHOD IS DEFINED AS THE BALANCE IN THE ACCOUNT AT THE END OF THE BUSINESS DAY, LESS ANY UNCOLLECTED FUNDS. THE ANNUAL PERCENTAGE YIELD ASSUMES INTEREST WILL REMAIN ON DEPOSIT UNTIL MATURITY AND MAY CHANGE AFTER OPENING. A WITHDRAWAL WILL REDUCE EARNINGS.

SECURE CHECKING & NOW ACCOUNTS: APY = .10%
SAVINGS & KIDS CLUB ACCOUNTS: APY = .12%

INTEREST RATE = .10%
INTEREST RATE = .12%

RATE MAY CHANGE AFTER ACCOUNT IS OPENED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT MONTHLY. INTEREST ON SECURE CHECKING, NOW ACCOUNTS, SAVINGS AND KIDS CLUB ACCOUNTS IS CREDITED MONTHLY. FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT. A MINIMUM DEPOSIT IS REQUIRED TO OPEN ACCOUNT, \$5.00 FOR SAVINGS, \$50.00 FOR CHECKING, UNLESS STATED OTHERWISE.

*******INSURED MONEY MARKET ACCOUNT*******

RATE MAY CHANGE AFTER ACCOUNT IS OPENED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT MONTHLY. A MINIMUM DEPOSIT OF \$2500 IS REQUIRED TO OPEN ACCOUNT UNLESS STATED OTHERWISE. FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT.

AMOUNT	APY	INTEREST RATE
\$0.01 – 9999	.13%	.13%
\$10000 – 24999	.25%	.25%
\$25000 – 49999	.30%	.30%
\$50000 AND OVER	.35%	.35%

*******CERTIFICATE OF DEPOSIT*******

CERTIFICATE OF DEPOSITS LISTED BELOW ARE CALCULATED USING THE DAILY BALANCE METHOD. A MINIMUM DEPOSIT OF \$1000 IS REQUIRED TO OPEN THE ACCOUNT UNLESS OTHERWISE STATED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT SEMI-ANNUALLY UNLESS STATED OTHERWISE. THERE MAY BE A PENALTY FOR EARLY WITHDRAWALS.

TERM		APY	INTEREST RATE
3 MONTHS	INTEREST ADDED QUARTERLY	.25%	.25%
6 MONTHS		.50%	.50%
12 MONTHS		1.00%	1.00%
24 MONTHS		1.15%	1.15%
36 MONTHS		1.35%	1.35%
48 MONTHS		1.61%	1.60%
60 MONTHS		1.86%	1.85%

48 MONTHS SPECIAL CERTIFICATE OF DEPOSIT* 1.66% 1.65%

*A MINIMUM DEPOSIT OF \$10,000 REQUIRED TO OPEN THE ACCOUNT

18 MONTH VARIABLE IRA CERTIFICATES OF DEPOSIT: APY = 0.80% INTEREST RATE = 0.80%

THE ABOVE IRA RATES ARE EFFECTIVE FROM 1-01-2019 THROUGH 3-31-2019. PENALTY FOR EARLY WITHDRAWAL MAY APPLY. RATE MAY CHANGE AFTER ACCOUNT IS OPENED. APY IS CALCULATED ASSUMING THAT INTEREST IS ADDED TO THE ACCOUNT QUARTERLY. A MINIMUM DEPOSIT OF \$5.00 IS REQUIRED TO OPEN 18 MONTH VARIABLE IRA UNLESS STATED OTHERWISE.

YOUTH CERTIFICATES OF DEPOSIT: WE OFFER CERTIFICATES OF DEPOSIT FOR YOUTH WITH A MINIMUM DEPOSIT OF \$500. RATES ARE APPLIED THE SAME AS ABOVE-DETERMINED BY TERM.