



Conway Bank

DEPOSIT ACCOUNT RATES FOR CONWAY BANK

*Annual Percentage Yield (APY) is accurate as of 9/28/18
Date rates last changed 9/28/18

Balance Computation Method:

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

PERSONAL SAVINGS - BUSINESS SAVINGS – HEALTH SAVINGS ACCOUNT

Interest will compound quarterly and will be credited to your account quarterly.
Minimum balance to obtain the disclosed Annual Percentage Yield - \$100.00

Tier Ranges	PERSONAL SAVINGS		BUSINESS SAVINGS		HEALTH SAVINGS ACCOUNT	
Minimum required to open:	\$50.00		\$100.00		\$100.00	
	<u>RATE</u>	<u>APY*</u>	<u>RATE</u>	<u>APY*</u>	<u>RATE</u>	<u>APY*</u>
100.00-999.99	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
1,000.00-UP	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%

ADVANTAGE PLUS CHECKING - BUSINESS PLUS CHECKING (interest checking accounts)

Interest will compound monthly and will be credited to your account monthly.
Minimum balance to obtain the disclosed Annual Percentage Yield - \$1,000.00

Tier Ranges	ADVANTAGE PLUS CHECKING		BUSINESS PLUS CHECKING	
Minimum required to open:	\$100.00		\$1,000.00	
	<u>RATE</u>	<u>APY*</u>	<u>RATE</u>	<u>APY*</u>
1,000.00-99,999.99	0.10%	0.10%	0.10%	0.10%
100,000.00-UP	0.15%	0.15%	0.15%	0.15%

PERSONAL MONEY MARKET - BUSINESS MONEY MARKET (interest checking accounts)

Interest will compound monthly and will be credited to your account monthly.
Minimum balance to obtain the disclosed Annual Percentage Yield - \$1,500.00

Tier Ranges	PERSONAL MONEY MARKET		BUSINESS MONEY MARKET	
Minimum required to open:	\$1,500.00		\$1,500.00	
	<u>RATE</u>	<u>APY*</u>	<u>RATE</u>	<u>APY*</u>
1,500.00-4,999.99	0.15%	0.15%	0.15%	0.15%
5,000.00-99,999.99	0.20%	0.20%	0.20%	0.20%
100,000.00-UP	0.30%	0.30%	0.30%	0.30%

TIME DEPOSIT ACCOUNTS (Fixed Rate)

Interest will compound monthly and will be credited to your account monthly.
Minimum balance to open and to obtain the disclosed Annual Percentage Yield - \$1,000.00

TERMS	RATE	APY with MONTHLY compounding	PENALTY
91 DAY CD	0.25%	0.25%	30 Days interest
06 MONTH CD	0.75%	0.75%	90 Days interest
12 MONTH CD	1.20%	1.20%	6 Months interest
18 MONTH CD	1.25%	1.25%	6 Months interest
24 MONTH CD	1.50%	1.50%	6 Months interest
36 MONTH CD	1.60%	1.61%	6 Months interest
48 MONTH CD	1.70%	1.71%	12 Months interest
60 MONTH CD & Longer	2.00%	2.01%	12 Months interest

