Adams Bank & Trust Rate Sheet

Interest Rates and Annual Percentage Yields are current as of: **April 21, 2017**

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name		Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
SuperSmart e-Checking Qualified Rate [b]		$100.00		
Portion of your Daily Balance:	up to $25,000.00		1.98%	2.00%
	$25,000.01 and up		0.35%	0.35% to 2.00%
SuperSmart e-checking Non-Qualified Rate [b]		$100.00	0.10%	0.10%
GoSmart 50 Checking [b]		$100.00		
Daily Balances of:	up to $999.99		0.05%	0.05%
	$1,000.00 and up		0.10%	0.10%
Interest Checking (Consumer or Business)[b]		$1,500.00		
Daily Balances of:	up to $1,499.99		0.05%	0.05%
	$1,500.00 to $9,999.99		0.05%	0.05%
	$10,000.00 to $24,999.99		0.10%	0.10%
	$25,000.00 to $49,999.99		0.20%	0.20%
	$50,000.00 to $99,999.99		0.25%	0.25%
	$100,000.00 and up		0.30%	0.30%
Premier Checking (Consumer or Business) [b]		$2,500.00		
Daily Balances of:	up to $24,999.99		0.05%	0.05%
	$25,000.00 to $49,999.99		0.20%	0.20%
	$50,000.00 to $74,999.99		0.25%	0.25%
	$75,000.00 to $99,999.99		0.25%	0.25%
	$100,000.00 and up		0.30%	0.30%
1031 Exchange Accounts [b]		$100.00		
	$0.01 and up		0.10%	0.10%
Health Savings Account - Individual HDHP [b]		$100.00		
Daily Balances of:	up to $9,999.99		0.25%	0.25%
	$10,000.00 and up		0.50%	0.50%
Health Savings Account - Family HDHP [b]		$100.00		
Daily Balances of:	up to $9,999.99		0.25%	0.25%
	$10,000.00 and up		0.50%	0.50%
Money Market Savings (Consumer or Business) [b]		$100.00		
Daily Balances of:	up to $1,499.99		0.05%	0.05%
	$1,500.00 to $4,999.99		0.05%	0.05%
	$5,000.00 to $9,999.99		0.05%	0.05%
	$10,000.00 to $24,999.99		0.10%	0.10%
	$25,000.00 to $49,999.99		0.20%	0.20%
	$50,000.00 and up		0.25%	0.25%
Christmas Club [b]				
Portion of Your Daily Balance:	up to $10,000.00		0.35%	0.35%
	$10,001.00 and up		0.00%	0.00%
06 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		0.55%	0.55%
	$10,000.00 and up		0.65%	0.65%
12 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		0.70%	0.70%
	$10,000.00 and up		0.85%	0.85%
18 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		0.75%	0.75%
	$10,000.00 and up		0.90%	0.90%

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Account Product Name		Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
24 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		0.85%	0.85%
	$10,000.00 and up		1.10%	1.10%
30 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		1.00%	1.00%
	$10,000.00 and up		1.24%	1.25%
30 Month Upgrade CD [a b]		$2,500.00		
Daily Balances of:	up to $9,999.99		1.00%	1.00%
	$10,000.00 and up		1.24%	1.24%
36 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		1.10%	1.10%
	$10,000.00 and up		1.34%	1.35%
48 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		1.24%	1.25%
	$10,000.00 and up		1.49%	1.50%
60 Month CD [a]		$500.00		
Daily Balances of:	up to $9,999.99		1.49%	1.50%
	$10,000.00 and up		1.74%	1.75%
18 MONTH FIXED IRA [a]		$500.00		
Daily Balances of:	up to $9,999.99		0.75%	0.75%
	$10,000.00 and up		0.90%	0.90%
18 MONTH VARIABLE IRA [a b]		$500.00		
Daily Balances of:	up to $9,999.99		0.70%	0.70%
	$10,000.00 and up		0.85%	0.85%
36 MONTH FIXED IRA [a]		$500.00		
Daily Balances of:	up to $9,999.99		1.10%	1.10%
	$10,000.00 and up		1.34%	1.35%
36 MONTH VARIABLE IRA [a b]		$500.00		
Daily Balances of:	up to $9,999.99		1.10%	1.10%
	$10,000.00 and up		1.34%	1.35%
Earnings Credit Rate for Business Partner			0.15%	

a) A penalty may be imposed for early withdrawal.

b) The Interest rate and annual percentage yield may change after account opening.

Fees could reduce the earnings on the account.

For current rate information call (308) 284-4071.

Member FDIC