October 18, 2013

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain APY	Interest Rate	APY -Annual Percentage yield
Deposit Accounts				
Personal Money Market	$2,500.00	$0.01	0.05%	0.05%
Commercial Money Market	$2,500.00	$0.01	0.05%	0.05%
HI Yield Money Market	$25,000.00	$2,500.00		
Daily Balances of:				
	$2,500.00 – 24,999.99		0.05%	0.05%
	$25,000.00 – and UP	$25,000.00	0.08%	0.08%
Interest Checking	$500.00	$0.01	0.01%	0.01%
Savings Account	$100.00	$100.00	0.05%	0.05%
Certificates of Deposit				
30 Day Certificate of Deposit	$1,000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.05%	0.05%
	$25,000.00 – 94,999.99	$25,000.00	0.05%	0.05%
	$95,000.00 – and UP	$95,000.00	0.10%	0.10%
90 Day Certificate of Deposit	$1,000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.05%	0.05%
	$25,000.00 – 94,999.99	$25,000.00	0.05%	0.05%
	$95,000.00 – and UP	$95,000.00	0.10%	0.10%
182 Day Certificate of Deposit	$1,000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.08%	0.08%
	$25,000.00 – 94,999.99	$25,000.00	0.12%	0.12%
	$95,000.00 – and UP	$95,000.00	0.15%	0.15%
1 Year Certificate of Deposit	$1,000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.10%	0.10%
	$25,000.00 – 94,999.99	$25,000.00	0.15%	0.15%
	$95,000.00 – and UP	$95,000.00	0.25%	0.25%
2 Year Certificate of Deposit	$1000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.15%	0.15%
	$25,000.00 – 94,999.99	$25,000.00	0.25%	0.25%
	$95,000.00 – and UP	$95,000.00	0.35%	0.35%
3 Year Certificate of Deposit	$1000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.30%	0.30%
	$25,000.00 – 94,999.99	$25,000.00	0.40%	0.40%
	$95,000.00 – and UP	$95,000.00	0.50%	0.50%
5 Year Certificate of Deposit	$1000.00	$1,000.00		
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.55%	0.55%
	$25,000.00 – 94,999.99	$25,000.00	0.70%	0.70%
	$95,000.00 – and UP	$95,000.00	0.85%	0.85%
Second Chance Certificate of Deposit				
Daily Balances of:				
	$1,000.00 – 24,999.99	$1,000.00	0.10%	0.10%
	$25,000.00 – 94,999.99	$25,000.00	0.20%	0.20%
	$95,000.00 – and UP	$95,000.00	0.30%	0.30%
Variable Rate Cert. of Deposit				
	$25,000.00	$25,000.00	0.10%	0.10%
Individual Retirement Accounts				
Fixed Rate IRA (1 Year)	$100.00	$100.00	0.30%	0.30%
Variable Rate IRA (1 Year)	$100.00	$100.00	0.10%	0.10%

Additional Certificate of Deposit tiers available.
A penalty may be imposed for early withdrawal of any certificate of deposit.
The interest rate and annual percentage yield on variable rate certificates of deposit and deposit amounts may change after account opening.
FEES COULD REDUCE THE EARNINGS ON THE ACCOUNT. INTEREST RATE AND ANNUAL PERCENTAGE YIELDS ARE CURRENT AS OF THE DATE OF THIS RATE CHART.

WNB
Western National Bank