



THE FARMERS STATE BANK
BRUSH - AKRON - COLORADO
970-842-5101 970-345-2226
DEPOSIT RATES AND ANNUAL PERCENTAGE YIELDS (APY)
November 9, 2015

	INTEREST RATE	APY
** Statement Savings (Daily Compounding)	0.10%	0.10%
** Christmas Club Savings (Daily Compounding) Maximum Deposit \$2,500	0.55%	0.55%
** NOW Checking Account (Monthly Compounding)	0.02%	0.02%

		INTEREST RATE	APY
** Money Market Account (Monthly Compounding)	\$0 to \$2,499.99	0.02%	0.02%
	\$2,500 to \$24,999.99	0.02%	0.02%
	\$25,000 to \$49,999.99	0.05%	0.05%
	\$50,000 to \$99,999.99	0.05%	0.05%
	\$100,000 and greater	0.10%	0.10%

	TERM	INTEREST RATE <\$10,000	APY	INTEREST RATE >\$10,000	APY	PENALTY
*Certificates of Deposit (Daily Compounding)	1 Month	0.05%	0.05%	0.05%	0.05%	Forfeit All Int
	3 Month	0.05%	0.05%	0.20%	0.20%	3 Mths Interest
	6 Month	0.10%	0.10%	0.30%	0.30%	3 Mths Interest
	12 Month	0.25%	0.25%	0.45%	0.45%	6 Mths Interest
	18 Month	0.35%	0.35%	0.55%	0.55%	6 Mths Interest
	24 Month	0.40%	0.40%	0.65%	0.65%	6 Mths Interest
	36 Month	0.60%	0.60%	0.85%	0.85%	9 Mths Interest
	48 Month	0.80%	0.80%	1.05%	1.06%	12 Mths Interest
	60 Month	0.90%	0.90%	1.15%	1.16%	12 Mths Interest
*IRA Fixed Rate (Daily Compounding)	12 Month	0.25%	0.25%	0.45%	0.45%	6 Mths Interest
	18 Month	0.35%	0.35%	0.55%	0.55%	6 Mths Interest
	24 Month	0.40%	0.40%	0.65%	0.65%	6 Mths Interest
	36 Month	0.60%	0.60%	0.85%	0.85%	9 Mths Interest
	48 Month	0.80%	0.80%	1.05%	1.06%	12 Mths Interest
	60 Month	0.90%	0.90%	1.15%	1.16%	12 Mths Interest
**IRA Variable Rate (Daily Compounding)	12 Month	0.30%	0.30%			6 Mths Interest
*Young Citizens Certificate of Deposit \$25.00 Minimum to Open	12 Month	1.00%	1.00%			6 Mths Interest

* A penalty may be imposed for early withdrawal.
 **Fees could reduce the earnings on the account.
 **Rates may change after the account is opened.
 Public funds are not eligible for these offers

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