



Serving Those Who Serve

# RATE SHEET

The following rates are effective June 1, 2018

Account Type	Minimum Deposit Required to Open Account	Interest Compounded/Credited	Daily Balance Required to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
Personal Incentive Checking and Commercial Checking with Interest <sup>1</sup>	\$0.01	Daily/Monthly	\$0.01 - \$24,999.99	0.05%	0.05%
	\$0.01	Daily/Monthly	\$25,000.00 - \$49,999.99	0.05%	0.05%
	\$0.01	Daily/Monthly	\$50,000.00+	0.05%	0.05%
Regular Savings Account and Kids Count <sup>1</sup>	\$0.01	Daily/Monthly	\$0.01 - \$24,999.99	0.05%	0.05%
	\$0.01	Daily/Monthly	\$25,000.00 - \$49,999.99	0.08%	0.08%
	\$0.01	Daily/Monthly	\$50,000.00+	0.13%	0.13%
Personal and Commercial Money Market Account <sup>1</sup>	\$0.01	Daily/Monthly	\$0.01 - \$2,499.99	0.05%	0.05%
	\$0.01	Daily/Monthly	\$2,500.00 - \$24,999.99	0.10%	0.10%
	\$0.01	Daily/Monthly	\$25,000.00+	0.12%	0.12%
	\$0.01	Daily/Monthly	\$50,000.00+	0.15%	0.15%
High Yield Checking <sup>1</sup>	\$0.01	Daily/Monthly	\$0.01 - \$9,999.99	0.05%	0.05%
	\$0.01	Daily/Monthly	\$10,000.00+	0.75%	0.75%
<b>Certificates of Deposit</b> Early Withdrawal Penalties Apply					
3 Month Fixed Rate CD	\$500.00	At Maturity	\$500.00 - \$49,999.99	0.15%	0.15%
	\$50,000.00	At Maturity	\$50,000.00+	0.20%	0.20%
6 Month Fixed Rate CD	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.25%	0.25%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.30%	0.30%
9 Month Fixed Rate CD	\$5,000.00	Quarterly/Quarterly	\$5,000.00	0.30%	0.30%
1 Year Fixed Rate CD/IRA	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.35%	0.35%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.45%	0.45%
2 Year Fixed Rate CD/IRA	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	0.70%	0.70%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.75%	0.75%
5 Year Fixed Rate CD/IRA	\$500.00	Quarterly/Quarterly	\$500.00 - \$49,999.99	1.20%	1.21%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	1.30%	1.31%
12 Month Variable Rate CD/IRA <sup>1</sup> <small>The rate shown applies to all existing and renewing Variable Rate CDs (6 months through 18 months) Add-on feature: You may add to this CD at any time. \$25 minimum add-on deposit.</small>	\$100.00	Quarterly/Quarterly	\$100.00 - \$49,999.99	0.30%	0.30%
	\$50,000.00	Quarterly/Quarterly	\$50,000.00+	0.35%	0.35%

Retired Military, First Priority, and Military Twenty Plus accountholders qualify for the highest rate shown for each Certificate of Deposit term and the highest Savings Account rate. Direct Deposit Plus customers also qualify for the highest rate shown for each Certificate of Deposit term.

A Military Saves Account will be paid the highest rate shown for a savings account.

Interest begins to accrue on the banking day you deposit cash and non-cash items (for example, checks). We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

The annual percentage yield (APY) assumes funds, including interest, will remain on deposit a full year or until maturity, whichever is greater. A withdrawal or fee will reduce earnings.

<sup>1</sup> The interest rate and APY on this account are subject to change at any time, without notice, after the account is opened.

## FORT HOOD NATIONAL BANK

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