THE HARVARD STATE BANK

MEMBER FDIC

The Annual Percentage Yields(APY) shown are in effect for accounts opened from:

February 1, 2014

All quoted rates subject to change by law or at discretion of the Bank.

CERTIFICATES OF DEPOSIT

TERM	MINIMUM TO OPEN**	INTEREST RATE	APY	
3 Months	$500	0.10%	0.10%	
6 Months	$500	0.18%	0.18%	IRA
1 Year	$500	0.25%	0.25%	IRA
18 Months	$500	0.35%	0.35%	IRA
2 Years	$500	0.40%	0.40%	IRA
30 Months	$500	0.55%	0.55%	IRA
3 Years	$500	0.60%	0.60%	IRA
4 Years	$500	0.80%	0.80%	IRA
5 Years	$500	1.00%	1.01%	IRA

CD SPECIALS

19 Month Bump	**$500**	**0.41%**	**0.41%**

** The Minimum Balance to Open is also the Minimum Balance to Obtain the Stated Annual Percentage Yield (APY).
Penalties may be imposed for early withdrawal.

ADVANTAGE NOW / PREMIER ACCOUNT

Minimum to open = $500.

Tiered Interest Rate is variable and can change at any time.
Fees may reduce earnings on this account.

Tiered Balance Level	Tier Interest RATE	APY
$ 0 to $499.99	0.00%	0.00%
$500 to $9,999.99	0.04%	0.04%
$10,000 to $24,999.99	0.06%	0.06%
$25,000 to $99,999.99	0.15%	0.15%
$100,000 and up	0.21%	0.21%

MONEY MARKET ACCOUNT

Minimum to open = $2,500.

Tiered Interest Rate is variable and can change at any time.
Fees may reduce earnings on this account.
Transaction limitations apply.

Tiered Balance Level	Tier Interest RATE	APY
$ 0 to $2,499.99	0.04%	0.04%
$2,500 to $24,999.99	0.13%	0.13%
$25,000 to $49,999.99	0.17%	0.17%
$50,000 to $99,999.99	0.20%	0.20%
$100,000 and up	0.26%	0.26%

SAVINGS ACCOUNTS

	MINIMUM BALANCE TO OPEN/OBTAIN APY	Interest RATE	APY
Statement Savings	$0.01	0.10%	0.10%

Interest rate is variable and can change at any time. Fees may reduce earnings on this account.

CHRISTMAS CLUB SAVINGS (10-15-2014)

Minimum to open = $5
Interest rate is variable and can change at any time.
Fees may reduce earnings on this account.

MINIMUM BALANCE TO OBTAIN APY	Interest RATE	APY
$5	0.14%	0.14%

E - SAVINGS

Minimum to open = $2,500
Interest rate is variable and can change at any time.
Fees may reduce earnings on this account.

Tiered Balance Level	Tier Interest RATE	APY
$ 0 to $2,499.99	0.10%	0.10%
$ 2,500 to $9,999.99	0.10%	0.10%
$10,000 to $49,999.99	0.15%	0.15%
$50,000 and up	0.22%	0.22%

Inquire with a Personal Banker for further information.

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