



Effective 2-18-19

EZ IRA Accounts

Minimum to Open - \$500

Term	Interest Rate	APY*
** 12 Month	1.78%	1.80%
** 18 Month	2.03%	2.05%

Health Savings***

Interest Rate	APY*
0.45%	0.45%

EZ Savings***

EZ Business Savings***

Minimum to Open & Obtain APY - \$100

Interest Rate	APY*
0.35%	0.35%

Super Savers Club***

Minimum to Open & Obtain APY - \$10

Bristol Morgan Bank's kids account! You must be 13 years or younger to have this account.

Interest Rate	APY*
0.60%	0.60%

Christmas Club***

Minimum to Open & Obtain APY - \$5

Save for Christmas all year. We'll send you a check for the balance of your account in October, just in time for Christmas shopping.

Interest Rate	APY*
1.00%	1.00%

Fees could reduce the earnings on the account. The Interest Rate and Annual Percentage Yields are accurate as of the date above and are subject to change without notice. For current rate information call 1-888-852-3191.

EZ Money Market Savings***

EZ Business Money Market Savings***

Minimum to Open & Obtain APY - \$500

Minimum Daily Balance	Interest Rate	APY*
\$0 - \$499.99	0.00%	0.00%
\$500 - \$2,500	0.25%	0.25%
\$2,500.01 - \$20,000	0.50%	0.50%
\$20,000.01 - \$100,000	0.75%	0.75%
\$100,000.01 and over	1.00%	1.00%

EZ Money Checking***

EZ Business NOW***

Minimum to Open & Obtain APY - \$500

Minimum Daily Balance	Interest Rate	APY*
\$0 - \$499.99	0.00%	0.00%
\$500 - \$2,500	0.05%	0.05%
\$2,500.01 - \$20,000	0.10%	0.10%
\$20,000.01 - \$100,000	0.15%	0.15%
\$100,000.01 and over	0.20%	0.20%

EZ CDs (Certificates of Deposit)

Minimum to Open & Obtain APY - \$500

Term	Interest Rate	APY*
** 3 Month	1.19%	1.20%
** 6 Month	1.44%	1.45%
** 12 Month	1.69%	1.70%
** 18 Month	1.93%	1.95%
** 24 Month	2.18%	2.20%
** 36 Month	2.42%	2.45%
** 48 Month	2.67%	2.70%
** 60 Month	2.91%	2.95%

* APY=Annual Percentage Yield
 ** A penalty may be imposed for early withdrawal
 *** The interest rate and APY may change after account opening.
 **** The Limited Time Specials require an active checking account to earn stated APY.
 The Minimum to Open & to Obtain APY is the amount of the principal in the account each day.

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