

RATE SHEET-PERSONAL ACCOUNTS

Term	Int. Rate	APY*	Relationship Int. Rate **	APY*
CERTIFICATES OF DEPOSIT				
91 day	0.25%	0.25%	0.40%	0.40%
182 day	0.35%	0.35%	0.50%	0.50%
1 year	0.75%	0.75%	1.00%	1.01%
2 year	1.00%	1.01%	1.20%	1.21%
3 year	1.15%	1.16%	1.40%	1.41%
4 year	1.25%	1.26%	1.50%	1.51%
5 year	1.50%	1.51%	1.75%	1.76%

Certificates over \$100,000.00 will receive the relationship rate

*Annual Percentage Yield

** Relationship rates apply to customers with established **active** checking accounts regardless of CD balance - Contact customer service for more information.

SAVINGS

Personal	0.39%	0.39%
Youth	0.39%	0.39%

IRA

18 month Certificate	1.25%	1.26%
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MONEY MARKET

\$0.01 –\$14,999.99	0.20%	0.20%
\$15,000-\$49,999.99	0.25%	0.25%
\$50,000-and up	0.39%	0.39%

ADVANTAGE CHECKING

\$0.01 - \$9,999.99	0.10%	0.10%
10,000.00 – and up	0.10%	0.10%

PRIME TIME CHECKING	0.10%	0.10%
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MILLENNIUM BANK

Rates Effective: 3/17/2017

JUNCTION CITY, KS 66441

Member - FDIC

Interest Rates may change after account opening

Maintenance or activity fees could reduce the earning on the account