Premier Bank Deposit Rates Effective February 2, 2024 - February 8, 2024

| Savings <br> Certificates/IRA Certificates** | Term | Minimum Deposit <br> Required to Open Account and to Obtain APY | Interest Rate | Annual Percentage Yield | Interest Crediting \& Compounding Frequency | Interest <br> Penalty <br> for Early Withdrawal |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| **IRA Terms only available for | 3 Month | \$2,500 | 1.00\% | 1.00\% | At Maturity | 90 Days |
| 1,2,3,4, and 5 year terms. | 6 Month | \$2,500 | 1.25\% | 1.25\% | At Maturity | 90 Days |
|  | 1 Year | IRA \$500/CD \$1000 | 1.50\% | 1.50\% | At Maturity | 180 Days |
|  | 2 Year | IRA \$500/CD \$1000 | 1.45\% | 1.45\% | Annually | 180 Days |
|  | 3 Year | IRA \$500/CD \$1000 | 1.40\% | 1.40\% | Annually | 18 Months |
|  | 4 Year | IRA \$500/CD \$1000 | 1.40\% | 1.40\% | Annually | 24 Months |
|  | 5 Year | IRA \$500/CD \$1000 | 1.40\% | 1.40\% | Annually | 30 Months |
|  | 7 Month Special | \$10,000 | 4.03\% | 4.06\% | At Maturity | 7 Months |
|  | 13 Month Special | \$10,000 | 5.05\% | 5.05\% | Annually | 13 Months |
|  | 25 Month Special | \$10,000 | 3.95\% | 3.95\% | Annually | 25 Months |

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

A penalty may be imposed for early withdrawal. We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit any noncash item (for example, a check). You cannot make additional deposits to the account during a term (other than credited interest). You cannot withdraw principal from the account without consent except on or after maturity. Unless a single maturity is requested, these accounts automatically renew. Withdrawals are permitted without penalty during the ten day grace period following each renewal date. If a single maturity is granted, interest will not accrue after maturity. If certain circumstances, such as the death or incompetence of an owner of the account, law permits, or in some cases requires the waiver of the early withdrawal penalty.


* See product information. Premier Bank reserves the right to change the rate(s) at any time

