

# CERTIFICATE OF DEPOSIT RATE

FIRST NATIONAL BANK IN ORD  
MAIN BANK  
1411 'M' STREET  
P.O. BOX 248  
ORD, NE 68862

Each depositor insured to at least \$250,000.00 by FDIC. Minimum balance is required to earn disclosed ANNUAL PERCENTAGE YIELD (APY). Please contact an employee for further information. Effective date appears below.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>3 Month CD<sup>a</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			0.50%	0.50%
\$25,000.00-99,999.99			0.75%	0.75%
\$100,000.00 and up			1.00%	1.00%
<b>6 Month CD<sup>a</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			1.00%	1.00%
\$25,000.00-99,999.99			1.20%	1.21%
\$100,000.00 and up			1.40%	1.41%
<b>12 Month CD<sup>a</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			1.10%	1.10%
\$25,000.00-99,999.99			1.35%	1.36%
\$100,000.00 and up			1.60%	1.61%
<b>**15 Month Feature CD**<sup>a</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			2.00%	2.01%
\$25,000.00-99,999.99			2.10%	2.12%
\$100,000.00 and up			2.20%	2.22%
<b>18 MONTH CD<sup>a</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			1.30%	1.31%
\$25,000.00-99,999.99			1.50%	1.51%
\$100,000.00 and up			1.70%	1.71%
<b>30 Month Step-Up CD<sup>a, b</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			1.59%	1.60%
\$25,000.00-99,999.99			2.00%	2.01%
\$100,000.00 and up			2.13%	2.15%
<b>48 Month CD<sup>a</sup></b>	\$ 500.00			
Daily Balances of:				
\$500.00-24,999.99			2.20%	2.22%
\$25,000.00-99,999.99			2.30%	2.32%
\$100,000.00 and up			2.60%	2.63%
<b>ADD-ON CD<sup>a, b</sup></b>	\$ 250.00		0.75%	0.75%

a) A penalty will be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

**Fees could reduce the earnings on the account.**

**Interest Rates and Annual Percentage Yields are current as of DEC 1 to 14 2018.**

**For current rate information call (308) 728-3201.**

Member  
**FDIC**