

**OTHER DEPOSIT RATES**  
**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. Please contact an employee for more current rates and further information. Minimum balance is required to earn disclosed ANNUAL PERCENTAGE YIELD (APY). Rate effective date appears below.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>SuperNOW<sup>b</sup></b>	\$ 1,000.00	\$ 0.0 <sup>f</sup>		
Daily Balances of:				
up to \$24,999.99			0.05%	0.05%
\$25,000.00 and up			0.15%	0.15%
<b>Postage Saver SuperNOW<sup>b</sup></b>	\$ 500.00	\$ 0.0 <sup>f</sup>		
Daily Balances of:				
up to \$24,999.99			0.05%	0.05%
\$25,000.00 and up			0.15%	0.15%
<b>First Advantage<sup>b</sup></b>	\$ 25.00	\$ 0.0 <sup>f</sup>		
Daily Balances of:				
up to \$24,999.99			0.10%	0.10%
\$25,000.00 and up			0.20%	0.20%
<b>Money Market Account<sup>b</sup></b>	\$ 2,500.00	\$ 0.01		
Daily Balances of:				
up to \$9,999.99			0.20%	0.20%
\$10,000.00-24,999.99			0.30%	0.30%
\$25,000.00-99,999.99			0.40%	0.40%
\$100,000.00-999,999.99			0.50%	0.50%
\$1,000,000.00 and up			1.49%	1.50%
<b>HEALTH SAVINGS ACCOUNT<sup>b</sup></b>	\$ 25.00	\$ 0.0 <sup>f</sup>		
Daily Balances of:				
up to \$999.99			0.20%	0.20%
\$1,000.00-4,999.99			0.40%	0.40%
\$5,000.00-9,999.99			0.60%	0.60%
\$10,000.00 and up			1.25%	1.26%
<b>Savings Account<sup>b</sup></b>	\$ 25.00	\$ 0.0 <sup>f</sup>		
Daily Balances of:				
up to \$2,499.99			0.05%	0.05%
\$2,500.00-24,999.99			0.20%	0.20%
\$25,000.00 and up			0.25%	0.25%
<b>IRA<sup>a, b</sup></b>	\$ 25.00		1.24%	1.25%

a) A penalty may be imposed for early withdrawal.

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

c) Daily balance. The amount of the principal in the account each day.

**Fees could reduce the earnings on the account.**  
**Interest Rates and Annual Percentage Yields are current as of JAN 1 to 14 2019.**  
**For current rate information call (308) 728-3201.**