RATE CHART

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

EFFECTIVE DATE : 11-15-2026 THROUGH 11-30-2026

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 rate information.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
First Advantage [b]	$ 25.00	$ 0.01 [c]		
Daily Balances of:				
up to $24,999.99			0.45%	0.45%
$25,000.00 and up			0.50%	0.50%
SuperNOW [b]	$ 1,000.00	$ 0.01 [c]		
Daily Balances of:				
up to $24,999.99			0.40%	0.40%
$25,000.00 and up			0.45%	0.45%
Postage Saver SuperNOW [b]	$ 500.00	$ 0.01 [c]		
Daily Balances of:				
up to $24,999.99			0.40%	0.40%
$25,000.00 and up			0.45%	0.45%
Money Market Account [b]	$ 2,500.00	$ 0.01		
Daily Balances of:				
up to $9,999.99			0.75%	0.75%
$10,000.00-24,999.99			1.00%	1.00%
$25,000.00-99,999.99			1.25%	1.26%
$100,000.00-999,999.99			2.00%	2.02%
$1,000,000.00 and up			2.65%	2.68%
HEALTH SAVINGS ACCOUNT [b]	$ 25.00	$ 0.01 [c]		
Daily Balances of:				
up to $999.99			0.15%	0.15%
$1,000.00-4,999.99			0.15%	0.15%
$5,000.00-9,999.99			0.25%	0.25%
$10,000.00 and up			0.25%	0.25%
Savings Account [b]	$ 25.00	$ 0.01 [c]		
Daily Balances of:				
up to $2,499.99			0.50%	0.50%
$2,500.00-24,999.99			0.55%	0.55%
$25,000.00 and up			0.75%	0.75%
Kid's Club Savings [b]	$ 25.00	$ 0.01 [c]		
Daily Balances of:				
up to $2,499.99			0.50%	0.50%
$2,500.00-24,999.99			0.55%	0.55%
$25,000.00 and up			0.75%	0.75%
IRA [a, b]	$ 25.00		1.45%	1.46%
ADD-ON CD [a, b]	$ 250.00		2.10%	2.12%
3 Month CD [a]	$ 500.00			
Daily Balances of:				
$500.00-24,999.99			3.90%	3.96%
$25,000.00-99,999.99			3.95%	4.01%
$100,000.00 and up			4.00%	4.06%
6 Month CD [a]	$ 500.00			
Daily Balances of:				
$500.00-24,999.99			2.00%	2.01%
$25,000.00-99,999.99			2.25%	2.27%
$100,000.00 and up			2.50%	2.52%
12 Month CD [a]	$ 500.00			
Daily Balances of:				
$500.00-24,999.99			2.10%	2.12%
$25,000.00-99,999.99			2.40%	2.42%
$100,000.00 and up			2.75%	2.78%

****15 Month Feature CD**** [a]	$ 500.00		
Daily Balances of:			
	$500.00-24,999.99	4.20%	4.27%
	$25,000.00-99,999.99	4.25%	4.32%
	$100,000.00 and up	4.30%	4.37%
18 MONTH CD [a]	$ 500.00		
Daily Balances of:			
	$500.00-24,999.99	2.25%	2.27%
	$25,000.00-99,999.99	2.75%	2.78%
	$100,000.00 and up	3.00%	3.03%
30 Month Step-Up CD [a, b]	$ 500.00		
Daily Balances of:			
	$500.00-24,999.99	2.00%	2.01%
	$25,000.00-99,999.99	2.25%	2.27%
	$100,000.00 and up	2.50%	2.52%
48 Month CD [a]	$ 500.00		
Daily Balances of:			
	$500.00-24,999.99	2.50%	2.52%
	$25,000.00-99,999.99	2.75%	2.78%
	$100,000.00 and up	2.85%	2.88%

a) A penalty will 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 NOV 15 to 30 2026.
For current rate information call (308) 728-3201.

DEPOSIT PRO, Ver. 26.3.10.001 Copr. Finastra USA Corporation 1996, 2026. All Rights Reserved. NE - NE - Q:\CFIWIN\CFI\TIS\TISDISC