



# Deposit Rate Sheet

Rev. 09/04/18

| CDs/IRA CDs/SEP CDs            | Annual          |                        |               | Summit Relationship    |               | SAVINGS ACCOUNTS                      | Annual                   |                        |               |
|--------------------------------|-----------------|------------------------|---------------|------------------------|---------------|---------------------------------------|--------------------------|------------------------|---------------|
|                                | Minimum to Open | Percentage Yield (APY) | Interest Rate | Percentage Yield (APY) | Interest Rate |                                       | Minimum to Open          | Percentage Yield (APY) | Interest Rate |
| < 3 months                     | \$ 500          | 0.10%                  | 0.10%         | 0.15%                  | 0.15%         | <b>Statement Savings</b>              | \$ 10                    | 0.05%                  | 0.05%         |
| 3 months to < 6 months         | \$ 500          | 0.15%                  | 0.15%         | 0.20%                  | 0.20%         | <b>Christmas Club</b>                 | \$ 1                     | 0.30%                  | 0.30%         |
| 6 months to < 12 months        | \$ 500          | 0.20%                  | 0.20%         | 0.25%                  | 0.25%         |                                       |                          |                        |               |
| 12 months to < 24 months       | \$ 500          | 0.25%                  | 0.25%         | 0.30%                  | 0.30%         | <b>Money Market Account</b>           | \$ 50                    |                        |               |
| 24 months to < 36 months       | \$ 500          | 0.50%                  | 0.50%         | 0.60%                  | 0.60%         | \$750 - \$2,499                       |                          | 0.01%                  | 0.01%         |
| 36 months to < 48 months       | \$ 500          | 0.70%                  | 0.70%         | 0.80%                  | 0.80%         | \$2,500 - \$99,999                    |                          | 0.05%                  | 0.05%         |
| 48 months to < 60 months       | \$ 500          | 0.70%                  | 0.70%         | 0.80%                  | 0.80%         | \$100,000 +                           |                          | 0.10%                  | 0.10%         |
| 60 months and over             | \$ 500          | 1.05%                  | 1.05%         | 1.15%                  | 1.15%         | <b>Money Market Plus Account</b>      | \$ 10,000                |                        |               |
| Easy Access CD <sup>(1)</sup>  | \$ 500          | 0.20%                  | 0.20%         | 0.25%                  | 0.25%         | \$750 - \$9,999                       |                          | 0.01%                  | 0.01%         |
| 18 month Variable Rate IRA/SEP | \$ 10           | 0.50%                  | 0.50%         | 0.60%                  | 0.60%         | \$10,000 - \$24,999                   |                          | 0.05%                  | 0.05%         |
|                                |                 |                        |               |                        |               | \$25,000 - \$49,999                   |                          | 0.10%                  | 0.10%         |
|                                |                 |                        |               |                        |               | \$50,000 - \$249,999                  |                          | 0.10%                  | 0.10%         |
|                                |                 |                        |               |                        |               | \$250,000 +                           |                          | 0.10%                  | 0.10%         |
|                                |                 |                        |               |                        |               | <b>Evergreen Money Market Account</b> | \$ 35,000 <sup>(2)</sup> |                        |               |
|                                |                 |                        |               |                        |               | \$0 - \$34,999                        |                          | 0.05%                  | 0.05%         |
|                                |                 |                        |               |                        |               | \$35,000 - \$49,999                   |                          | 0.15%                  | 0.15%         |
|                                |                 |                        |               |                        |               | \$50,000 - \$74,999                   |                          | 0.25%                  | 0.25%         |
|                                |                 |                        |               |                        |               | \$75,000 - \$99,999                   |                          | 0.25%                  | 0.25%         |
|                                |                 |                        |               |                        |               | \$100,000 - \$499,999                 |                          | 0.35%                  | 0.35%         |
|                                |                 |                        |               |                        |               | \$500,000 - \$999,999                 |                          | 0.35%                  | 0.35%         |
|                                |                 |                        |               |                        |               | \$1,000,000 +                         |                          | 0.35%                  | 0.35%         |

## CHECKING ACCOUNTS

### PERSONAL

|                              |       |       |       |
|------------------------------|-------|-------|-------|
| Summit Relationship Checking | \$ 50 |       |       |
| \$0 - \$999                  |       | 0.01% | 0.01% |
| \$1,000 - \$49,999           |       | 0.01% | 0.01% |
| \$50,000 +                   |       | 0.01% | 0.01% |
| Adventure Checking Cash      | \$ 50 | N/A   | N/A   |
| Adventure Checking Points    | \$ 50 | N/A   | N/A   |

### BUSINESS

|                                   |       |       |       |
|-----------------------------------|-------|-------|-------|
| Commercial Checking with Interest | \$ 50 | 0.01% | 0.01% |
| Commercial Checking*              | \$ 50 | N/A   | N/A   |
| Totally Free Business Checking    | \$ 50 | N/A   | N/A   |

\*Earnings credit of 0.10% will be applied to the service charge, but will not exceed the service charge.

Substantial penalty for early withdrawal on all Certificates of Deposit. Advertised rates: are subject to change without notice at Bank's discretion; apply to personal and business accounts; may vary for public funds. Fees could reduce earnings on account. For variable rate accounts, rate may change at any time. To earn the stated APY, the minimum daily balance indicated in the tiers must be maintained. (1) Not available for IRA or SEP accounts. (2) Minimum deposit required to open from funds not currently on deposit at Katahdin Trust Company.

Member FDIC