



Deposit Rate Sheet

Rev. 09/03/19

				<i>Summit Relationship</i>					
				Annual	Interest				
				Percentage	Rate				
				Yield (APY)					
CDs/IRA CDs/SEP CDs	Minimum to Open	Annual Percentage Yield (APY)	Interest Rate	Percentage Yield (APY)	Interest Rate	SAVINGS ACCOUNTS	Minimum to Open	Annual Percentage Yield (APY)	Interest Rate
< 3 months	\$ 500	0.10%	0.10%	0.15%	0.15%	Statement Savings	\$ 10	0.05%	0.05%
3 months to < 6 months	\$ 500	0.15%	0.15%	0.20%	0.20%	Christmas Club	\$ 1	0.50%	0.50%
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%	Money Market Account	\$ 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%	Money Market Plus Account	\$ 10,000		
Easy Access CD ⁽¹⁾	\$ 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%
						Evergreen Money Market Account	\$ 35,000 ⁽²⁾		
						\$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 help offset the monthly maintenance fee and item fees, but will not exceed these fees.

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