Katahdin Trust Company

ASK ABOUT OUR CD SPECIALS!

Deposit Rate Sheet

Rates effective as of 08/31/2026*

CDs/IRA CDs/SEP CDs	Minimum to Open	Annual Percentage Yield (APY)	Interest Rate
< 3 months	$ 500	0.25%	0.25%
3 months to < 6 months	$ 500	1.06%	1.05%
6 months to < 12 months	$ 500	1.36%	1.35%
12 months to < 24 months	$ 500	1.50%	1.49%
24 months to < 36 months	$ 500	2.00%	1.98%
36 months to < 48 months	$ 500	2.10%	2.08%
48 months to < 60 months	$ 500	2.20%	2.18%
60 months *and over*	$ 500	2.50%	2.47%
Easy Access CD[1]	$ 500	1.36%	1.35%
18 month Variable Rate IRA/SEP	$ 10	1.60%	1.59%
10 month CD Special	**$ 2,500**	**3.50%**	**3.45%**
19 month CD Special	**$ 2,500**	**3.65%**	**3.59%**

MONEY MARKET ACCOUNT	Minimum to Open	Annual Percentage Yield (APY)	Interest Rate
Evergreen Money Market	$ 50		
$0.01 - $34,999.99		0.01%	0.01%
$35,000.00 - $49,999.99		0.01%	0.01%
$50,000.00 - $74,999.99		0.01%	0.01%
$75,000.00 - $99,999.99		0.01%	0.01%
$100,000.00 - $499,999.99		0.05%	0.05%
$500,000.00 - $999,999.99		0.05%	0.05%
$1,000,000.00 +		0.05%	0.05%

SAVINGS ACCOUNTS	Minimum to Open	Annual Percentage Yield (APY)	Interest Rate
Statement Savings	$ 10	0.01%	0.01%
Christmas Club	$ 10	0.25%	0.25%
HSA ACCOUNT			
Health Savings Account	$ 0		
$0.01 - $4,999.99		0.01%	0.01%
$5,000.00 - $24,999.99		0.05%	0.05%
$25,000.00 +		0.15%	0.15%
PERSONAL CHECKING			
Preferred Interest Checking	$ 50		
$0.01 - $1,499.99		0.01%	0.01%
$1,500.00 +		0.05%	0.05%
Direct Interest Checking	$ 50	0.01%	0.01%
Totally Free Checking	$ 50	N/A	N/A
Benefits Checking	$ 50	N/A	N/A
BUSINESS CHECKING			
Totally Free Business Checking	$ 50	N/A	N/A
Commercial Checking[2]	$ 50	N/A	N/A

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. *Savings and money market rates are in effect for the current full cycle. [1]Not available for IRA or SEP accounts. [2]Earnings credit of 0.10% will be applied to help offset the monthly maintenance fee and item fees, but will not exceed these fees.

Member FDIC