



Consumers National Bank
INDEPENDENT COMMUNITY BANKING

Time Deposit (TDs/CDs) and Individual Retirement Accounts (IRAs)

Account	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*
3 MONTH	\$500.00	0.20%	0.20%
4 MONTH	\$500.00	0.20%	0.20%
6 MONTH	\$500.00	0.45%	0.45%
7 MONTH	\$500.00	0.45%	0.45%
8 MONTH	\$500.00	0.45%	0.45%
9 MONTH	\$500.00	0.45%	0.45%
11 MONTH	\$500.00	0.60%	0.60%
12 MONTH	\$500.00	0.60%	0.60%
13 MONTH	\$500.00	0.60%	0.60%
14 MONTH	\$500.00	0.60%	0.60%
15 MONTH	\$500.00	0.60%	0.60%
17 MONTH	\$500.00	0.90%	0.90%
18 MONTH	\$500.00	1.00%	1.01%
20 MONTH	\$500.00	0.90%	0.90%
24 MONTH	\$500.00	1.19%	1.20%
25 MONTH	\$500.00	1.09%	1.10%
30 MONTH	\$500.00	1.09%	1.10%
36 MONTH	\$500.00	1.93%	1.95%
48 MONTH	\$500.00	2.47%	2.50%
48 MONTH Floating Rate CD Tied to Prime	\$500.00	1.95%	1.97%
60 MONTH	\$500.00	2.72%	2.75%
72 MONTH IRA	\$2,500.00	2.96%	3.00%

Interest rates and APYs are effective today only.

Fees may reduce earnings. For CDs and IRAs, penalties may be imposed for early withdrawal.





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INTEREST CHECKING ACCOUNTS

Account	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*
INTEREST CHECKING/CONSUMER NOW (TIERED)	\$50.00		
Tier 1: \$0.00 - \$2,499.99		0.05%	0.05%
Tier 2: \$2,500.00 - \$4,999.99		0.05%	0.05%
Tier 3: \$5,000.00 - \$9,999.99		0.05%	0.05%
Tier 4: \$10,000.00 - \$49,999.99		0.10%	0.10%
Tier 5: \$50,000.00 >		0.10%	0.10%
PLATINUM 50 PLUS CHECKING (TIERED)	\$50.00		
Tier 1: \$0.00 - \$2,499.99		0.05%	0.05%
Tier 2: \$2,500.00 - \$4,999.99		0.05%	0.05%
Tier 3: \$5,000.00 - \$9,999.99		0.05%	0.05%
Tier 4: \$10,000.00 - \$49,999.99		0.10%	0.10%
Tier 5: \$50,000.00 >		0.10%	0.10%
CONSUMER MAX TIERED MMDA	\$50.00		
Tier 1: \$0.00 - \$999.99		0.10%	0.10%
Tier 2: \$1,000.00 - \$9,999.99		0.20%	0.20%
Tier 3: \$10,000.00 - \$24,999.99		0.20%	0.20%
Tier 4: \$25,000.00 - \$49,999.99		0.40%	0.40%
Tier 5: \$50,000.00 - \$99,999.99		0.55%	0.55%
Tier 6: \$100,000.00 >		0.70%	0.70%

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BUSINESS INTEREST CHECKING ACCOUNTS

Account	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*
IOLTA NOW	\$100.00	1.00%	1.00%
BUSINESS NOW	\$100.00	0.35%	0.35%
BUSINESS MAXIMUM ASSET TIERED MMDA	\$100.00		
Tier 1: \$0.00 - \$999.99		0.10%	0.10%
Tier 2: \$1,000.00 - \$9,999.99		0.40%	0.40%
Tier 3: \$10,000.00 - \$24,999.99		0.60%	0.60%
Tier 4: \$25,000.00 - \$49,999.99		0.60%	0.60%
Tier 5: \$50,000.00 - \$99,999.99		0.70%	0.70%
Tier 6: \$100,000.00 >		0.75%	0.75%
SWEEP REPURCHASE AGREEMENT (TIERED)	\$100.00		
Tier 1: \$0.00 - \$24,999.99		0.25%	0.25%
Tier 2: \$25,000.00 - \$49,999.99		0.30%	0.30%
Tier 3: \$50,000.00 - \$199,999.99		0.30%	0.30%
Tier 4: \$200,000.00 >		0.35%	0.35%

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SAVINGS ACCOUNTS

Account	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*
SCHOOL PASSBOOK	\$0.00	0.10%	0.10%
HOLIDAY SAVINGS CLUB	\$1.00	0.18%	0.18%
VACATION SAVINGS CLUB	\$1.00	0.18%	0.18%
YOUTH STATEMENT SAVINGS	\$1.00	0.18%	0.18%
COLUMBIANA COUNTY ACTION AGENCY IDA SAVINGS	\$0.00	0.18%	0.18%
PERSONAL STATEMENT SAVINGS	\$50.00	0.18%	0.18%
PLATINUM 50 STATEMENT SAVINGS	\$50.00	0.18%	0.18%
IRA (Individual Retirement Account) SAVINGS	\$100.00	0.18%	0.18%
BUSINESS STATEMENT SAVINGS	\$100.00	0.18%	0.18%
HEALTH SAVINGS (TIERED)	\$50.00		
Tier 1:	\$0.00 - \$2,499.99	0.65%	0.65%
Tier 2:	\$2,500.00 - \$9,999.99	1.00%	1.00%
Tier 3:	\$10,000.00 >	1.00%	1.00%

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