

Adams Bank & Trust Rate Sheet

Interest Rates and Annual Percentage Yields are current as of:

December 1, 2011

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name		Minimum Opening Deposit	Interest Rate	Annual Percentage Yield
SuperSmart e-Checking Qualified Rate ^b		\$100.00		
Portion of your Daily Balance:	up to \$35,000.00		1.98%	2.00%
	\$35,000.01 and up		0.35%	0.35% to 2.00%
SuperSmart e-checking Non-Qualified Rate ^b		\$100.00	0.10%	0.10%
Smart e-checking Qualified Rate ^b (No longer offered)		\$100.00		
Portion of your Daily Balance:	up to \$25,000.00		0.75%	0.75%
	\$25,000.01 and up		0.35%	0.35% to 0.75%
Smart e-checking Non-Qualified Rate ^b (No longer offered)		\$100.00	0.10%	0.10%
Platinum 50 ^b		\$100.00		
Daily Balances of:	up to \$999.99		0.10%	0.10%
	\$1,000.00 and up		0.15%	0.15%
Platinum 50 Plus ^b		\$100.00		
Daily Balances of:	up to \$999.99		0.10%	0.10%
	\$1,000.00 and up		0.15%	0.15%
Interest Checking - Consumer ^b		\$1,500.00		
Daily Balances of:	up to \$1,499.99		0.10%	0.10%
	\$1,500.00 to \$9,999.99		0.10%	0.10%
	\$10,000.00 to \$24,999.99		0.15%	0.15%
	\$25,000.00 to \$49,999.99		0.15%	0.15%
	\$50,000.00 to \$99,999.99		0.20%	0.20%
	\$100,000.00 and up		0.25%	0.25%
Premier ^b		\$100.00		
Daily Balances of:	up to \$24,999.99		0.15%	0.15%
	\$25,000.00 to \$49,999.99		0.15%	0.15%
	\$50,000.00 to \$74,999.99		0.15%	0.15%
	\$75,000.00 to \$99,999.99		0.20%	0.20%
	\$100,000.00 and up		0.25%	0.25%
Health Savings Account - Individual HDHP ^b		\$100.00		
Daily Balances of:	up to \$9,999.99		0.25%	0.25%
	\$10,000.00 and up		0.50%	0.50%
Health Savings Account - Family HDHP ^b		\$100.00		
Daily Balances of:	up to \$9,999.99		0.25%	0.25%
	\$10,000.00 and up		0.50%	0.50%
Money Market Savings ^b		\$100.00		
Daily Balances of:	up to \$1,499.99		0.10%	0.10%
	\$1,500.00 to \$4,999.99		0.15%	0.15%
	\$5,000.00 to \$9,999.99		0.15%	0.15%
	\$10,000.00 to \$24,999.99		0.15%	0.15%
	\$25,000.00 to \$49,999.99		0.20%	0.20%
	\$50,000.00 and up		0.25%	0.25%
Christmas Club ^b				
Portion of Your Daily Balance:	up to \$10,000.00		0.50%	0.50%
01 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.15%	0.15%
	\$10,000.00 and up		0.20%	0.20%
03 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.15%	0.15%

	\$10,000.00 and up		0.20%	0.20%
06 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.25%	0.25%
	\$10,000.00 and up		0.35%	0.35%
12 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.35%	0.35%
	\$10,000.00 and up		0.55%	0.55%
18 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.55%	0.55%
	\$10,000.00 and up		0.80%	0.80%
24 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.60%	0.60%
	\$10,000.00 and up		0.85%	0.85%
30 Month CD ^a		\$2,500.00		
Daily Balances of:	up to \$9,999.99		0.75%	0.75%
	\$10,000.00 and up		1.00%	1.00%
30 Month Upgrade CD ^{a b}		\$500.00		
Daily Balances of:	up to \$9,999.99		0.75%	0.75%
	\$10,000.00 and up		1.00%	1.00%
36 Month CD ^b		\$500.00		
Daily Balances of:	up to \$9,999.99		0.75%	0.75%
	\$10,000.00 and up		1.00%	1.00%
48 Month CD ^b		\$500.00		
Daily Balances of:	up to \$9,999.99		1.05%	1.05%
	\$10,000.00 and up		1.29%	1.30%
60 Month CD ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		1.34%	1.35%
	\$10,000.00 and up		1.59%	1.60%
18 MONTH FIXED IRA ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.55%	0.55%
	\$10,000.00 and up		0.80%	0.80%
18 MONTH VARIABLE IRA ^b		\$500.00		
Daily Balances of:	up to \$9,999.99		0.55%	0.55%
	\$10,000.00 and up		0.80%	0.80%
36 MONTH FIXED IRA ^a		\$500.00		
Daily Balances of:	up to \$9,999.99		0.75%	0.75%
	\$10,000.00 and up		1.00%	1.00%
36 MONTH VARIABLE IRA ^b		\$500.00		
Daily Balances of:	up to \$9,999.99		0.75%	0.75%
	\$10,000.00 and up		1.00%	1.00%
Earnings Credit Rate for Business Partner			0.15%	

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

**Fees could reduce the earnings on the account.
For current rate information call (308) 284-4071.**

**Member
FDIC**