

Deposit Interest Rates

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CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

CD / IRA TERM	FIXED INTEREST	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
	RATE	(APY)			
3 Months	3.60%	3.65%	\$500.00	1 Month	At Maturity
6 Months	3.62%	3.65%	\$500.00	1 Month	At Maturity
12 Months	3.40%	3.40%	\$500.00	3 Months	At Maturity
18 Months	3.24%	3.25%	\$500.00	3 Months	Annually
24 Months	3.00%	3.00%	\$500.00	3 Months	Annually
36 Months	2.50%	2.50%	\$500.00	6 Months	Annually
48 Months	2.50%	2.50%	\$500.00	6 Months	Annually
60 Months	2.50%	2.50%	\$500.00	6 Months	Annually

A penalty for early withdrawal may be imposed. The Annual Percentage Yield (APY) assumes that the interest will remain on deposit until maturity.

SAVINGS & MONEY MARKET ACCOUNTS

Savings Accounts	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
Personal	.01%	.01%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. The service charged is waived for minors until their 18 th birthday.
Business	.01%	.01%	
Premier Savings Account Special Personal, Business, or Public Funds			
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$99,999.99 \$100,000.00 & above 	.01%	3.20%	A service charge of \$2.00 will be imposed every month if the balance in the account falls below \$100 any day of the month. The service charged is waived for minors until their 18 th birthday.
PERSONAL MONEY MARKET ACCOUNT			A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$9,999.99 \$10,000.00-\$24,999.99 \$25,000-\$49,999.99 \$50,000.00-\$99,999.99 \$100,000.00-\$499,999.99 \$500,000.00-\$999,999.99 \$1,000,000.00 & above 	.01%	.01%	
	.01%	.01%	
	.01%	.01%	
	.02%	.02%	
	.03%	.03%	
	.07%	.07%	
	.08%	.08%	
BUSINESS MONEY MARKET ACCOUNT			A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the statement cycle.
<ul style="list-style-type: none"> Daily balances of: <ul style="list-style-type: none"> Up to \$9,999.99 \$10,000.00-\$24,999.99 \$25,000-\$49,999.99 \$50,000.00-\$99,999.99 \$100,000.00-\$499,999.99 \$500,000.00-\$999,999.99 \$1,000,000.00 & above 	.01%	.01%	
	.01%	.01%	
	.01%	.01%	
	.02%	.02%	
	.03%	.03%	
	.07%	.07%	
	.08%	.08%	

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CHECKING ACCOUNTS

CHECKING ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
50+ Interest Checking	.01%	.01%	-
Easy Interest Checking	.01%	.01%	-
Premier Interest Checking			A service charge of \$6.00 will be imposed every statement cycle if the balance in the account falls below \$1,500 any day of the statement cycle.
• <i>Daily balances of:</i>			
Up to \$1,499.99	.01%	.01%	
\$1,500 & above	.02%	.02%	
Business Interest Checking	.01%	.01%	
Lawyer or Realtor Trust Accounts	.01%	.01%	-
Health Savings Account HSA	.02%	.02%	-
COMMERCIAL CHECKING ACCOUNTS	EARNINGS CREDIT RATE		SERVICE CHARGE
Commercial Checking	.75%		A maintenance fee of \$10.00 will be imposed each month with a per-item charge of \$0.25 for every credit and a per-item charge of \$0.10 for every debit. A per-item charge of \$0.10 will be imposed for deposited items. A Deposit Protection Assessment fee of 0.12% will be calculated on monthly average collected balances per account up to \$250,000. Total cash and loose coin deposits, withdrawals, and change orders will be charged \$0.10 per \$100.00. Total rolled coin deposits, withdrawals, and change orders will be charged \$0.05 per roll. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected.
Earnings Credit & Service Charges disclosed are for new accounts only, contact us for information on existing accounts.			
Credit Against Fees: This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate. If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.			

Refer to *Deposit Terms and Conditions* and related *Deposit Disclosures* for full account details.

The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.

Interest Rates and Annual Percentage Yields are current as of February 14, 2025.

