

# United Community Bank

Milford • Okoboji • Hartley • Ocheyedan • Lake Park

Effective 10-01-18

## UCB Advantage CD – 30 Month Certificate of Deposit

**2.72% Interest Rate      2.75% APY\***

**Bump your interest rate <sup>1</sup>    One-time withdrawal without penalty <sup>2</sup>    Deposit additional funds <sup>3</sup>**

\*Annual Percentage Yield. Penalty may be imposed for early withdrawal. \$5,000.00 minimum deposit to open account. <sup>1</sup> One-time interest rate increase to the current rate offered on the UCB 24 Month CD. <sup>2</sup> One-time withdrawal of up to 50% of the original deposit amount after six days without penalty. <sup>3</sup> One-time additional deposit of \$1,000.00 or more.

### Certificates of Deposit

<u>Term</u>	<u>Interest Rate</u>	<u>APY*</u>
<b>30 Month CD Special</b>	<b>2.33%</b>	<b>2.35%</b>
32-60 Day	1.05%	1.05%
61-90 Day	1.15%	1.15%
91-179 Day	1.25%	1.25%
6 Month	1.40%	1.40%
12 Month	1.70%	1.71%
12 Month (\$50,000.00 minimum)	1.70%	1.71%
12 Month IRA	1.70%	1.71%
18 Month	2.25%	2.27%
18 Month Bump & Add	2.25%	2.27%
24 Month	2.30%	2.32%
36 Month & 36 Month IRA	2.35%	2.37%

\*APY - Annual Percentage Yield \$500.00 minimum deposit to open account and maintain APY. Penalty may be imposed for early withdrawal.

### Checking Accounts

<u>Products</u>	<u>Average Daily Balance to Obtain APY*</u>	<u>APY*</u>
Signature Plus	\$0.00 and over	0.01%
First Choice Checking and	\$1,000.00 to \$4,999.99	0.01%
First Choice Checking Plus	\$5,000.00 and over	0.01%
Signature Money Market and	\$0.00 to \$4,999.99	0.01%
First Choice Money Market	\$5,000.00 to \$9,999.99	0.01%
	\$10,000.00 to \$24,999.99	0.01%
	\$25,000.00 to \$49,999.99	0.05%
	\$50,000.00 to \$99,999.99	0.05%
	\$100,000.00 and over	0.10%
First Choice Investment	\$10,000.00 to \$24,999.99	0.05%
	\$25,000.00 to \$49,999.99	0.05%
	\$50,000.00 to \$99,999.99	0.05%
	\$100,000.00 to \$299,999.99	0.10%
	\$300,000.00 and over	0.15%

\*APY - Annual Percentage Yield    Variable Rate - Rates may change.  
Minimum deposit of \$100.00 to open account. Fees may reduce earnings on the account.

### Savings Accounts

<u>Products</u>	<u>Average Daily Balance to Obtain APY*</u>	<u>APY*</u>
Passbook Savings	\$0.00 and over	0.10%

\*APY - Annual Percentage Yield    Variable Rate - Rates may change.

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## **Traditional IRA & Roth IRA**

<b>Products</b>	<b>Daily Balance to Obtain APY*</b>	<b>APY*</b>
IRA Savings Account	\$0.00 to \$9,999.99	0.10%
	\$10,000.00 to \$24,999.99	0.10%
	\$25,000.00 to \$49,999.99	0.35%
	\$50,000.00 to \$99,999.99	0.35%
	\$100,000.00 to \$299,999.99	0.75%
	\$300,000.00 and over	0.75%

Also 12 & 36 Month IRA CDs

\*APY - Annual Percentage Yield

IRA Savings Account has a Variable Rate - Rates may change.

## **Health Savings Account**

<b>Products</b>	<b>Average Daily Balance to Obtain APY*</b>	<b>APY*</b>
Health Savings Account	\$0.00 to \$9,999.99	0.10%
	\$10,000.00 and over	0.10%

\*APY - Annual Percentage Yield Variable Rate - Rates may change.

Minimum deposit of \$50.00 to open account.

## **Business Checking**

<b>Products</b>	<b>Average Daily Balance to Obtain APY*</b>	<b>APY*</b>
Business Plus	\$5,000.00 to \$24,999.99	0.01%
	\$25,000.00 to \$49,999.99	0.01%
	\$50,000.00 to \$99,999.99	0.05%
	\$100,000.00 to \$299,999.99	0.10%
	\$300,000.00 and over	0.10%
Business NOW	\$1,000.00 to \$2,499.99	0.01%
	\$2,500.00 and over	0.01%

\*APY - Annual Percentage Yield Variable Rate - Rates may change.

Minimum deposit of \$100.00 to open account. Fees may reduce earnings on the account.

Federal regulations restrict the types of businesses eligible for NOW accounts. Check with us for eligibility.

## **Business Savings**

<b>Products</b>	<b>Average Daily Balance to Obtain APY*</b>	<b>APY*</b>
Passbook Savings	\$0.00 and over	0.01%
Business Cash Management	\$0.00 to \$9,999.99	0.01%
	\$10,000.00 to \$49,999.99	0.01%
	\$50,000.00 to \$99,999.99	0.05%
	\$100,000.00 and over	0.10%

\*APY - Annual Percentage Yield Variable Rate - Rates may change.

Minimum deposit of \$100.00 to open Business Cash Management Account.

**For complete information and a full disclosure, please contact us.**  
**Milford 712-338-2781 • Okoboji 712-332-7717**  
**Hartley 712-928-2101 • Ocheyedan 712-758-3141 • Lake Park 712-832-3296**

**Member FDIC**