

United Community Bank

Milford • Okoboji • Hartley • Ocheyedan • Lake Park

Effective 08-01-18

Certificates of Deposit

<u>Term</u>	<u>Interest Rate</u>	<u>APY*</u>
15 Month CD Special	2.03%	2.05%
30 Month CD Special	2.33%	2.35%
32-60 Day	0.80%	0.80%
61-90 Day	0.90%	0.90%
91-179 Day	1.00%	1.00%
6 Month	1.15%	1.15%
12 Month	1.45%	1.46%
12 Month (\$50,000.00 minimum)	1.45%	1.46%
12 Month IRA	1.45%	1.46%
18 Month	1.50%	1.51%
18 Month Bump & Add	1.50%	1.51%
24 Month	1.60%	1.61%
36 Month & 36 Month IRA	1.70%	1.71%

*****Ask about the UCB Advantage CD*****

*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 First Choice Checking Plus	\$1,000.00 to \$4,999.99 \$5,000.00 and over	0.01% 0.01%
Signature Money Market and First Choice Money Market	\$0.00 to \$4,999.99 \$5,000.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 and over	0.01% 0.01% 0.01% 0.05% 0.05% 0.10%
First Choice Investment	\$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$299,999.99 \$300,000.00 and over	0.05% 0.05% 0.05% 0.10% 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%

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Traditional IRA & Roth IRA

Products	Daily Balance to Obtain APY*	APY*
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

Products	Average Daily Balance to Obtain APY*	APY*
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

Products	Average Daily Balance to Obtain APY*	APY*
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

Products	Average Daily Balance to Obtain APY*	APY*
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