

United Community Bank

Milford • Okoboji • Hartley • Ocheyedun • Lake Park

Effective 01-02-19

Certificates of Deposit

<u>Term</u>	<u>Interest Rate</u>	<u>APY*</u>
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	2.00%	2.02%
18 Month Bump & Add	2.00%	2.02%
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%

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Member FDIC

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Traditional IRA & Roth IRA

<u>Products</u>	<u>Daily Balance to Obtain APY*</u>	<u>APY*</u>
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

<u>Products</u>	<u>Average Daily Balance to Obtain APY*</u>	<u>APY*</u>
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

<u>Products</u>	<u>Average Daily Balance to Obtain APY*</u>	<u>APY*</u>
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

<u>Products</u>	<u>Average Daily Balance to Obtain APY*</u>	<u>APY*</u>
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 • Ocheyedun 712-758-3141 • Lake Park 712-832-3296

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