

# United Community Bank

Milford • Okoboji • Hartley • Ochededan • Lake Park

Effective 06-14-18

<b>Certificates of Deposit</b>		
<b>Term</b>	<b>Interest Rate</b>	<b>APY*</b>
<b>15 Month CD Special</b>	<b>2.03%</b>	<b>2.05%</b>
<b>30 Month CD Special</b>	<b>2.33%</b>	<b>2.35%</b>
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%

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

<b>Checking Accounts</b>		
<b>Products</b>	<b>Average Daily Balance to Obtain APY*</b>	<b>APY*</b>
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.

<b>Savings Accounts</b>		
<b>Products</b>	<b>Average Daily Balance to Obtain APY*</b>	<b>APY*</b>
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%

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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**